

INTEREST RATES BULLETIN

According to Article 57 from the Law on Credit Institutions, "Investbank" JSC announces the following interest rates on deposits, saving accounts, current and card accounts as of 13.08.2018 with last amendments in Management Board Protocol № 39 from 07.08.2018.

Interest rates pointed below, are valid for exposures up to 1 million BGN or their equivalent in another currency. Interest rates on exposures over 1 million BGN or their equivalent in another currency are negotiated individually.

I. INDIVIDUALS – Deposits

STANDARD DEPOSITS					
Currency	Minimum amount	1 month	3 months	6 months	12 months
BGN	500	0,05%	0,10%	0,45%	0,65%
EUR	500	0,05%	0,10%	0,45%	0,65%
USD	500	0,10%	0,20%	0,40%	0,60%
GBP	500	0,05%	0,10%	0,30%	0,45%
CHF	500	0,00%	0,00%	0,00%	0,00%

Promotional Deposits			
Currency	Minimum amount	6 months	12 months
USD	500	0,60%	0,90%

VIP DEPOSIT with advanced interest payment					
Currency	Minimum amount	45 days	3 months	6 months	12 months
BGN	From 2 000 up to 99 999	0,10%		0,35%	0,55%
	Above 100 000	0,15%		0,40%	0,60%
EUR	From 1 000 up to 49 999	0,10%		0,35%	0,55%
	Above 50 000	0,15%		0,40%	0,60%
USD	From 1 000 up to 49 999		0,10%	0,25%	0,50%
	Above 50 000		0,15%	0,35%	0,60%

Deposit EXTRA +				
Currency	Minimum amount	3 months	4months	6 months
BGN	500	0,05%	0,15%	0,45%
EUR	500	0,05%	0,15%	0,45%
Extra bonuses		Voucher for 20% discount at Festa Hotels		
Note	In case of early closure of the deposit, the interest charged equals the interest of the closest standard period (3, 4, 6 months), which already passed, and for the days after the standard period to the closure date, the bank charges interest rate of a standard demand deposit in the respective currency			

LONG -TERM DEPOSITS WITH MONTHLY ADVANCE INTEREST PAYMENT

Currency	Minimum amount	24 months	36 months
BGN	Няма	0,90%	1,25%
EUR	Няма	0,90%	1,25%
USD	Няма	0,80%	-

Investment Deposit

Currency	Minimum amount	6 months	12 months
BGN	None	0,10%	0,20%
EUR	None	0,10%	0,20%
USD	None	0,10%	0,20%

Note:

INVESTMENT DEPOSIT is not offered. Interest rates mentioned are only for already signed contracts.

Saving Account "INVEST+"

Currency	Minimum amount	Interest rates
BGN	From 2 000 up to 15 000	0,10%
	Above 15 001	0,30%
EUR	From 1 000 up to 7 500	0,10%
	Above 7 501	0,30%

II. INDIVIDUALS –Savings accounts, current and card accounts
Demand Deposits

Currency	Minimum interest-bearing balance	12 months *
BGN	50	0.00%
EUR	50	0.00%
USD	50	0.00%
Note (*)	The interest rates are annual and are accrued on balances exceeding the above mentioned minimum amounts.	

CURRENT ACCOUNT „EXTRA +”		
Currency	Amount	Interest rate
BGN	Up to 1 999	0,00%
	from 1 999 to 50 000	0,10%
	above 50 000	0,30%
EUR	Up to 999	0,00%
	From 999 to 25 000	0,10%
	Above 25 000	0,30%
Note (*)	The interest rates are annual, they are accrued daily and paid out monthly.	

CURRENT ACCOUNTS		
Currency	Minimum interest-bearing balance	12 months *
BGN	50	0.00%
EUR	100	0.00%
USD	100	0.00%
Note (*)	The interest rates are annual and are accrued on balances exceeding the above mentioned minimum amounts. The accrued interest is payable annually on December 31 of the current year.	

PAYMENT ACCOUNT FOR MAIN OPERATIONS		
Currency	Minimum interest-bearing balance	12 months *
BGN	50	0.00%
Note (*)	The interest rates are annual and are accrued on balances exceeding the above mentioned minimum amounts. The accrued interest is payable annually on December 31 of the current year.	

INTERNATIONAL DEBIT CARDS MAESTRO, Debit MasterCard PayPass, VISA ELECTRON and V PAY		
Currency	Minimum interest-bearing balance	12 months *
BGN	50	0.00%
EUR	50	0,00%
USD	50	0,00%
Note (*)	The interest rates are annual and are accrued on balances exceeding the above mentioned minimum amounts. The accrued interest is payable annually on December 31 of the current year.	

III. Legal entities – Deposits and current accounts

STANDARD DEPOSITS					
Currency	Minimum amount	1 month	3 months	6 months	12 months
BGN	1 000	0,05%	0,10%	0,20%	0,30%
EUR	1 000	0,05%	0,10%	0,20%	0,30%
USD	1 000	0,10%	0,15%	0,20%	0,30%
GBP	1 000	0,05%	0,10%	0,20%	0,30%

VIP DEPOSIT with advanced interest payment					
Currency	Minimum amount	45 days	3 months	6 months	12 months
BGN	From 2 000 up to 99 999	0,05%		0,10%	0,20%
	Above 100 000	0,10%		0,20%	0,25%
EUR	From 1 000 to 49 999	0,05%		0,10%	0,20%
	Above 50 000	0,10%		0,20%	0,25%
USD	From 1 000 to 49 999		0,05%	0,10%	0,20%
	Above 50 000		0,10%	0,15%	0,25%

Deposit EXTRA +				
Currency	Minimum amount	3 months	4 months	6 months
BGN	500	0,10%	0,15%	0,20%
EUR	500	0,10%	0,15%	0,20%
Note	In case of early closure of the deposit, the interest charged equals the interest of the closest standard period (3, 4, 6 months), which already passed, and for the days after the standard period to the closure date, the bank charges interest rate of a standard current account in the respective currency			

Investment Deposit			
Currency	Minimum amount	6 months	12 months
BGN	None	0,10%	0,20%
EUR	None	0,10%	0,20%
USD	None	0,10%	0,20%

Note: INVESTMENT DEPOSIT is not offered. Interest rates mentioned are only for already signed contracts.

CURRENT ACCOUNTS FOR LEGAL ENTITIES		
Currency	Minimum interest-bearing balance	12 months *
BGN	500	0.00%
EUR	500	0.00%
USD	500	0.00%
GBP	500	0.00%
CHF	500	0.00%
Note (*)	The interest rates are annual and are accrued on balances exceeding the above mentioned minimum amounts. The accrued interest is payable annually on December 31 of the current year.	

IV. Deposits for Municipalities and budget organizations

STANDARD DEPOSITS					
Currency	Minimum amount	1 month	3 months	6 months	12 months
BGN	Subject to individual offer	Subject to individual offer			
EUR					

V. Current accounts of municipalities and budget organizations – 0% annual interest rate.

All deposits are guaranteed by the Law on Bank Deposit Guarantee.