

## 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 01.08.2019 with last amendments in Management Board Protocol № 28 from 09.07.2019.

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%	0,22%	0,45%
EUR	500	0,05%	0,10%	0,16%	0,45%
USD	500	0,10%	0,20%	0,35%	0,60%
GBP	500	0,05%	0,10%	0,15%	0,20%
CHF	500	0,00%	0,00%	0,00%	0,00%

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%		0,15%	0,35%
	Above 100 000	0,10%		0,20%	0,40%
EUR	From 1 000 up to 49 999	0,05%		0,10%	0,35%
	Above 50 000	0,10%		0,15%	0,40%
USD	From 1 000 up to 49 999		0,10%	0,20%	0,50%
	Above 50 000		0,15%	0,30%	0,60%

Deposit EXTRA +				
Currency	Minimum amount	3 months	4months	6 months
BGN	500	0,05%	0,10%	0,22%
EUR	500	0,05%	0,10%	0,16%
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	0,55%	0,65%
EUR	Няма	0,50%	0,60%
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	0,05%
	Above 15 001	0,10%
EUR	From 1 000 up to 7 500	0,05%
	Above 7 501	0,10%

## 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	0,05%
	above 50 000	0,10%
EUR	Up to 999	0,00%
	From 999 to 25 000	0,05%
	Above 25 000	0,10%
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	0,03%	0,05%	0,10%	0,15%
EUR	1 000	0,02%	0,04%	0,08%	0,15%
USD	1 000	0,03%	0,07%	0,20%	0,25%
GBP	1 000	0,01%	0,02%	0,03%	0,04%

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	0,03%		0,05%	0,10%
	Above 100 000	0,05%		0,10%	0,15%
EUR	From 1 000 to 49 999	0,03%		0,04%	0,10%
	Above 50 000	0,05%		0,08%	0,15%
USD	From 1 000 to 49 999		0,05%	0,10%	0,20%
	Above 50 000		0,07%	0,15%	0,25%

Deposit EXTRA +				
Currency	Minimum amount	3 months	4 months	6 months
<b>BGN</b>	<b>500</b>	0,05%	0,08%	0,10%
<b>EUR</b>	<b>500</b>	0,04%	0,06%	0,08%
<b>Note</b>	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%
RON**	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.	
Note (**)	Cash transactions is not available in original currency.	

#### 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.

**DISCONTINUED PRODUCTS,  
part of INTEREST RATES BULLETIN of INVESTBANK**

<b>Account EXTRA - Victoria*</b>	
<b>Amount</b>	<b>Interest Rate</b>
<b>BGN</b>	
	0.00%
20 - 1 500	
1 500.01 - 5 000	0.00%
5 000.01 - 20 000	0.00%
20 000.01 - 2 000 000	0.00%
<b>EUR</b>	
10 - 750	0.00%
750.01 - 2500	0.00%
2 500.01 - 10 000	0.00%
10 000.01 - 1 000 000	0.00%

\*As of 21.11.2018 the product is discontinued. Balances on account 'Extra' bear interest at a standard rate on current account in BGN and EUR.

<b>Account "EXTRA+" - Victoria**</b>	
<b>Amount</b>	<b>Interest Rate</b>
<b>BGN</b>	
50 - 10 000	0.00%
10 000.01 - 100 000	0.00%
100 000.01 - 4 000 000	0.00%
<b>EUR</b>	
25 - 5 000	0.00%
5 000.01 - 50 000	0.00%
50 000.01 - 2 000 000	0.00%

\*\*As of Nov 02 2013, the offering of account "Extra +" has been discontinued. Balances on account 'Extra +' exceeding mentioned above bear interest at a standard rate on current account in BGN and EUR.

<b>Standard Term Deposit- Victoria *** (open or renewed after 09.05.2016)</b>	
PERIOD	<b>BGN</b>
	Amount
	400 - 100 000
	Interest Rate
1 week***	0.00%
2 weeks***	0.00%
1 month	0.01%
3 months	0.02%
6 months	0.03%
12 months	0.05%

PERIOD	<b>EUR</b>
	Amount
	200 - 50 000
	Interest Rate
1 week ***	0.00%
2 week ***	0.00%
1 month	0.01%
3 months	0.02%
6 months	0.03%
12 months a	0.05%

PERIOD	<b>USD</b>
	Amount
	200 - 60 000
	Interest Rate
1 week ***	0.00%
2 week ***	0.00%
1 month	0.01%
3 months	0.02%
6 months	0.03%
months	0.05%

\*\*\*As of 01.04.2015, the offering of term deposits for 1 week and 2 weeks has been discontinued.

For all deposits for a period of 1 and 2 weeks concluded before 01.04.2015, the announced in this bulletin interest rate should be applied in their renewal. For existing deposits the new rates are valid for their automatic renewal for the next period.

<b>Deposit POSTOYANSTVO Victoria **** - regarded as 1 month deposit and respected interest rate applied (for those renewed after 09.05.2016 )</b>	
<b>BGN</b>	<b>0,01%</b>
<b>EUR</b>	<b>0,01%</b>
<b>USD</b>	<b>0,01%</b>

\*\*\*\* As of 01.07.2014, the Bank discontinued offering deposit "Postoyanstvo". As of 01.07.2014 on each one month period for each of the contracts already concluded deposit "Postoyanstvo" is given the interest rate depending on the currency of the deposited funds.