

INTEREST RATES BULLETIN
ON DEPOSITS AND ACCOUNTS FOR LEGAL ENTITIES IN EFFECT AS OF
16-th of August, 2024



1. Special deposits

Business Prim Term Deposit in BGN, EUR or USD for local and foreign business entities

Term / Currency	BGN	EUR	USD
for one month*	0,01%	0,01%	0,01%
for three months	0,02%	0,02%	0,02%
for six months	0,50%	0,50%	0,50%
for twelve months	0,80%	0,80%	0,80%

*Not available for sale from 10.03.2022

Time deposit "Business Prime" in BGN, EUR or USD for customers in the "Public" segment *

Term / Currency	BGN	EUR	USD
for three months	0,10%	0,10%	0,10%
for six months	0,50%	0,50%	0,50%
for twelve months	0,80%	0,80%	0,80%
for twenty four months	1,10%	1,10%	1,10%

*For exposure to time deposits of Public client segment, with a total value of over BGN 10 million or equivalent in currency, the interest rate is only negotiable.

Business Invest Term Deposit in BGN and EUR with progressive interest rate

Business Invest six-month term deposit

Terms (months) /	1 st month	2 nd month	3 rd month	4 th month	5 th month	6 th month
BGN	0,06%	0,06%	0,12%	0,12%	0,72%	0,72%
EUR	0,06%	0,06%	0,12%	0,12%	0,72%	0,72%

* The annual interest yield for BGN and EUR deposits is 0,30 %, when no additional lodgments are made.

Business invest 1 Year deposit

Terms	1 st month	2 nd month	3 rd month	4 th month	5 th month	6 th month	7 th month	8 th month	9 th month	10 th month	11 th month	12 th month
BGN	0,03%	0,03%	0,15%	0,15%	0,21%	0,21%	0,69%	0,69%	0,93%	0,93%	1,23%	1,23%
EUR	0,03%	0,03%	0,15%	0,15%	0,21%	0,21%	0,69%	0,69%	0,93%	0,93%	1,23%	1,23%

* The annual interest yield for BGN and EUR deposits is 0,54%, when no additional lodgments are made.

2. Standard Deposits in BGN, EUR or USD (annual interest rate)

Term / Currency	BGN	EUR	USD
for one month*	0,01%	0,01%	0,01%
for three months	0,01%	0,01%	0,01%
for six months	0,30%	0,30%	0,30%
for twelve months	0,60%	0,60%	0,60%

*Not available for sale from 10.03.2022

3. Current accounts

Currency	BGN	EUR	USD
Annual interest rate	0,00%	0,00%	0,00%

On current accounts in British Pound (GBP), Swiss Franc (CHF) and Turkish Lira (TRY) the Bank does not charge interest.

4. Card accounts

– Accounts for servicing international Debit MasterCard Business

Currency	BGN Annual interest rate
Annual interest rate	0,005%

– Accounts for servicing MC Business international credit and debit cards

Currency	BGN	EUR	USD
Annual interest rate	0,00%	0,00%	0,00%

5. "Overnight" Current Account in BGN and EUR, with an agreed minimum balance required and annual interest rate as follows: (not available)

Current A/c minimum balance required	Annual interest
Less than 1000 currency units	0,00%
1 001 to 10 000 currency units	0,00%
10 001 to 100 000 currency units	0,00%
100 001 to 1 000 000 currency units	0,00%

6. Miscellaneous

–For total exposure on term deposits with amount over BGN 1 000 000 or equivalence in other currency, the interest rate is only negotiable with the Bank.

–For exposure to time deposits of Public client segment, with a total value of over BGN 10 million or equivalent in currency, the interest rate is only negotiable.

–Opening of deposits of municipalities, municipal and budgetary entities is subject to negotiation.

–Any other types of currencies that are not enlisted in the above Bulletin are subject to the Bank's estimation for opening either a deposit or

–Terms and procedures of the above item are negotiable.

– This Interest Bulletin is an integral part of the Tariff for fees and commissions of D Commerce Bank and was approved on 1st Sep., 2009.

–The amendments in this Interest Rates Bulletin were approved by the Management Board on, 01 July 2020, 29 January 2021, 12 May 2021, 01 March 2022, 10 August 2022, 08 November 2022, 15 March 2023, 17 May 2023, 31 July 2024

–The latest amendments of this Bulletin come into effect as of 16-th August 2024