

INTEREST RATES BULLETIN
ON DEPOSITS AND ACCOUNTS FOR INDIVIDUALS IN EFFECT AS OF 24 SEPTEMBER 2025

1. SPECIAL DEPOSITS
„Online deposit“ *

A deposit is opened remotely through the Bank's website or D Online

Term / Currency	BGN	EUR
for six months	1.10%	1.10%
for one year	1.45%	1.45%
twenty four months	1.80%	1.80%

* The „Online deposit“ is offered for **newly attracted funds**

Special VIP term deposit *

Possibility of monthly withdrawal of an amount not exceeding the amount with which the deposit was initially opened

Term / Currency	BGN	EUR	USD
for six months	1.10%	1.10%	1.10%
for one year	1.45%	1.45%	1.45%
twenty four months	1.80%	1.80%	1.80%
thirty-six months	2.00%	2.00%	2.00%

* The VIP deposit is provided **only for new attracted funds**, deposited at the cash desk or received by interbank transfer after 01/09/2025.

D Bank MAXI Term Deposit *

Currency / Term	BGN	EUR
for one month	0.25%	0.25%
for three months	0.50%	0.50%
for six months	0.80%	0.80%
for one year	1.25%	1.25%

* *Depositors may opt for making additional lodgments from one to three months, until 90th day for six-month deposits and till 180th day for twelve-month deposits.*

Security term deposit (with an option for additional lodgments, and maturity up to 3-years)

Term / Currency	BGN	EUR
for one year	1.25%	1.25%
eighteen months	1.50%	1.50%
twenty four months	1.60%	1.60%
thirty-six months	1.80%	1.80%

D Bank Be Wealthy term deposit with progressive interest rate

D Bank Be Wealthy six-month deposit in BGN and EUR*

Term in months / Interest *	BGN	EUR
first month	0.15%	0.15%
second month	0.15%	0.15%
third month	0.55%	0.55%
fourth month	0.55%	0.55%
fifth month	1.75%	1.75%
sixth month	1.75%	1.75%

* The annual interest yield for BGN and EUR deposits is 0,82 %, when no additional lodgments are made.

D Bank Be Wealthy 1 year term deposit in BGN and EUR*

Term in months / Interest *	BGN	EUR
first month	0.15%	0.15%
second month	0.15%	0.15%
third month	0.55%	0.55%
fourth month	0.55%	0.55%
fifth month	1.10%	1.10%
sixth month	1.10%	1.10%
seventh month	1.30%	1.30%
eighth month	1.30%	1.30%
ninth month	2.10%	2.10%
tenths month	2.10%	2.10%
eleventh month	2.40%	2.40%
twelfth month	2.40%	2.40%

* The annual interest yield for BGN and EUR deposits is 1,41 %, when no additional lodgments are

2. STANDARD DEPOSITS in BGN, EUR and USD

Term / Currency	BGN	EUR	USD
for one month	0.10%	0.10%	0.10%
for three months	0.40%	0.40%	0.50%
for six months	0.60%	0.60%	0.90%
for one year	1.00%	1.00%	1.40%

3. SAVINGS ACCOUNTS:

SAFE ACCOUNT - savings product for regular savings

Currency	Limit	Interest rate
BGN A/c balance by the end of the day	from 0 up to 50 000	0.45%
	up to 50 000.01	0.05%
BGN A/c balance by the end of the day	from 0 up to 26 000	0.45%
	up to 26 000.01	0.05%

Savings account

Currency	BGN	EUR	USD
	Interest rate	Interest rate	Interest rate
Annual interest rate	0.04%	0.04%	0.04%

* The interest rate is negotiable with the Bank for amounts exceeding BGN/EUR 1 000 000.

„D Bank +” demand deposit (the annual percentage yield will depend on the daily account balance)

Currency	Limit	Interest rate
BGN A/c balance by the end of the day	from 0 up to 10 000	0.07%
	from 10 000.01	0.10%
	up to 25 000	
	from 25 000.01	0.30%
	up to 75 000	
EUR A/c balance by the end of the day	75 000.01 and over	0.40%
	from 0 до 5 000	0.07%
	from 5 000.01	0.10%
	up to 12 500	
	from 12 500.01	0.30%
	up to 32 500	
	32 500.01 and over	0.40%

* The interest rate is negotiable with the Bank for amounts exceeding BGN/EUR 1 000 000.

Children's savings account (for persons under 18 years of age)

Currency	Limit	Interest rate
BGN A/c balance by the end of the day	from 0 up to 10 000	0.30%
	and over 10 000.01	0.35%
EUR A/c balance by the end of the day	from 0 up to 5 000	0.30%
	and over 5 000.01	0.35%
USD A/c balance by the end of the day	from 0 up to 5 000	0.30%
	and over 5 000.01	0.35%

4. CURRENT ACCOUNTS*:

Currency	BGN	EUR	USD
	Interest rate	Interest rate	Interest rate
Annual interest rate	0.005%	0.005%	0.005%

* The interest rate is negotiable with the Bank for amounts exceeding BGN/EUR 1 000 000.

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

5. CARD ACCOUNTS

Accounts for servicing Debit Master Card international debit cards

Currency	BGN
	Interest rate
Annual interest rate	0.01%

Accounts for servicing MC Standard / MC Business international credit and debit cards

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

6. CURRENT ACCOUNT FOR BASIC FEATURES inc. Accounts with servicing Debit Master Card

Currency	BGN
Annual interest rate	0.00%

7. SPECIAL ACCOUNTS FOR LAWYERS, BAILIFFS, NOTARIES, INSURERS AND FREE-LANCERS, AND SPECIAL DONATION ACCOUNTS

Currency	BGN	EUR	USD
Annual interest rate	0.00%	0.00%	0.00%

8. Miscellaneous

– Any other types of currencies that are not enlisted in the above Bulletin are subject to the Bank's estimation, when opening a deposit or current account with them, while the terms and procedures are negotiable as well.

– For total exposure on term deposits with amount over BGN 1 000 000 and / or their equivalent in foreign currency the interest

– This Interest Bulletin is an integral part of the Tariff for fees and commissions of D Commerce Bank and was approved on 1st Sep.,
– The amendments in this Interest Rate Bulletin for 2016 and 2017 were approved by the Bank's MB on 26th Jan., 16th Mar., 1st, 15th and 29th June, 31st August, 12th Oct. 2016, 28th Jan., 22th Mar., 2017, and 26th April 2017, 9th August 2017, 27-th Sept. 2017, 29-th Nov. 2017., 10th Jan. 2018, 06-th Feb. 2018, 14-th March 2018, 11-th July 2018, 26-th September 2018, 20-th March 2019, 17-th July 2019, 23 Okt., 1 Nov. 2019, 1 July 2020, 29 January 2021, 19 May 2021, 18 August. 2021, 1.03.2022r., 10 August 2022, 17 August 2022, 08 Nov. 2022, 15 February 2023, 17 May 2023, 12 July 2023, 11 Oct. 2023, 22 nov. 2023, 22.05.2024, 03.07.2024, 17.09.2025

– The last update of the Bulletin is as of 24 September 2025