

## 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 01.02.2024 with last amendments in ALCO Protocol 3/24.01.2024 г.

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 balance required	1 month	3 months	6 months	12 months	18 months
<b>BGN</b>	<b>500</b>	0,55%	0,75%	1,10%	1,55%	1.75%
<b>EUR</b>	<b>500</b>	0,55%	0,75%	1,10%	1,55%	1.75%
<b>USD</b>	<b>500</b>	0,00%	0,00%	0,15%	0,20%	not offered
<b>GBP</b>	<b>500</b>	0,00%	0,00%	0,00%	0,00%	not offered
<b>CHF</b>	<b>500</b>	0,00%	0,00%	0,00%	0,00%	not offered

#### VIP DEPOSIT with advance interest payment

Currency	Minimum balance	45 days	3 months	6 months	12 months
BGN	From 2 000 up to 99 999	0,00%	0,70%	1,05%	1,50%
	Above 100 000	0,00%	0,75%	1,10%	1,55%
EUR	From 1 000 up to 49 999	0,00%	0,70%	1,05%	1,50%
	Above 50 000	0,00%	0,75%	1,10%	1,55%
USD	From 1 000 up to 49 999		0,00%	0,15%	0,20%
	Above 50 000		0,00%	0,16%	0,30%

#### DEPOSIT EXTRA +

Currency	Minimum balance required	3 months	4 months	6 months
<b>BGN</b>	<b>500</b>	0,00%	0,00%	0,00%
<b>EUR</b>	<b>500</b>	0,00%	0,00%	0,00%

#### Extra bonuses

#### Voucher for 20% discount at Festa Hotels

#### Note

In case of early termination 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 balance required	24 months	36 months
BGN	None	1.90%	2,25%
EUR	None	1.90%	2,25%
USD	None	0,30%	0,35%

### DEPOSIT START

12 months deposit with increasing interest

Month/Period	Interest rate applicable to the current month
1 month	0,30%
2 months	0,30%
3 months	0,50%
4 months	0,50%
5 months	0,50%
6 months	0,85%
7 months	0,85%
8 months	0,85%
9 months	0,85%
10 months	1,00%
11 months	1,50%
12 months	2,20%

Deposit with accruing interest and monthly repayment of the amount to an account in the Bank. Available in BGN or EUR. Minimum balance required for opening - BGN 500 or EUR 250. A monthly top-up (up to the amount with which the deposit was opened) is allowed until the end of the 5th month. In early termination by the end of the 9th month, the Bank shall pay the interest accrued until the last completed monthly period. In case of early termination in 10, 11 or 12 months, the Bank pays the interest accrued by the end of the 9th month, and for the days thereafter - for each completed month the interest rate applicable for the 9th month is applied.

### ONLINE DEPOSIT

Currency	Minimum balance	2 months	4 months	6 months	8 months	10 months	12 months	15 months	18 months	24 months	30 months	36 months
BGN	1000	0,30%	0,50%	0,85%	0,90%	1,00%	1,25%	1,70%	1,75%	1,95%	2,05%	2,50%
EUR	500	0,30%	0,50%	0,85%	0,90%	1,00%	1,25%	1,70%	1,75%	1,95%	2,05%	2,50%

The deposit can be opened only through [www.ibank.bg/deposit/](http://www.ibank.bg/deposit/) for new customers or via internet banking - for existing customers.

The crediting of the account can be done only by transfer from the account of the Account Holder from another Bank in Bulgaria or the EU. The interest on the account starts accruing from the date of crediting the account.

<b>INVESTMENT DEPOSIT</b>			
<b>Currency</b>	<b>Minimum balance required</b>	<b>6 months</b>	<b>12 months</b>
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.

<b>SAVING ACCOUNT "INVEST+"</b>		
<b>Currency</b>	<b>Minimum balance</b>	<b>Interest rates</b>
<b>BGN</b>	From 2 000 up to 15 000	0,00%
	Above 15 001	0,00%
<b>EUR</b>	From 1 000 up to 7 500	0,00%
	Above 7 501	0,00%

<b>STANDART OPEN-ENDED DEPOSIT</b>		
<b>Currency</b>	<b>MINIMUM NON-REDUCING BALANCE / MINIMUM PAYABLE AMOUNT</b>	<b>Interest rates</b>
<b>BGN</b>	50 BGN	0,00%
<b>Note:</b>	Interest is annual and charged only on excess balance the specified minimum amounts.	

## II. INDIVIDUALS–Savings accounts, current and card accounts

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

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

<b>CURRENT ACCOUNTS</b>		
<b>Currency</b>	<b>Minimum interest-bearing balance</b>	<b>12 months *</b>
<b>BGN</b>	<b>50</b>	<b>0.00%</b>
<b>EUR</b>	<b>100</b>	<b>0.00%</b>
<b>USD</b>	<b>100</b>	<b>0.00%</b>
<b>Note (*)</b>	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.	

<b>PAYMENT ACCOUNT FOR MAIN OPERATIONS</b>		
<b>Currency</b>	<b>Minimum interest-bearing balance</b>	<b>12 months *</b>
<b>BGN</b>	<b>50</b>	<b>0.00%</b>
<b>Note (*)</b>	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.	

<b>INTERNATIONAL DEBIT CARDS MAESTRO, Debit MasterCard PayPass, VISA ELECTRON and V PAY</b>		
<b>Currency</b>	<b>Minimum interest-bearing balance</b>	<b>12 months *</b>
<b>BGN</b>	<b>50</b>	<b>0.00%</b>
<b>EUR</b>	<b>50</b>	<b>0,00%</b>
<b>USD</b>	<b>50</b>	<b>0,00%</b>
<b>Note (*)</b>	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

### STANDART DEPOSIT

Currency	Minimum balance	1 month	3 month	6 month	12 month
BGN	1 000	0.01%	0.10%	0,20%	0.30%
EUR	1 000	0.01%	0.10%	0,20%	0.30%
USD	1 000	Not offered 0,00%	Not offered 0,00%	0,07%	0,10%
GBP	1 000	Not offered 0,00%	Not offered 0,00%	Not offered 0,00%	Not offered 0,00%

**Note:** \* In case of premature termination of the deposit and non-compliance with the agreed term, a fee is due, according to the Bank's Tariff

### CURRENT ACCOUNTS FOR LEGAL ENTITIES

Currency	Minimum interest-bearing balance	12 months *
<b>BGN</b>	<b>500</b>	<b>0.00%</b>
<b>EUR</b>	<b>500</b>	<b>0.00%</b>
<b>USD</b>	<b>500</b>	<b>0.00%</b>
<b>GBP</b>	<b>500</b>	<b>0.00%</b>
<b>CHF</b>	<b>500</b>	<b>0.00%</b>
<b>Note (*)</b>	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.	

### STANDART OPEN-ENDED DEPOSITI

Currency	MINIMUM NON-REDUCING BALANCE / MINIMUM PAYABLE AMOUNT	Interest rates
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<b>BGN</b>	100 BGN	0,00%
<b>Note:</b>	Interest is annual and charged only on excess balance the specified minimum amounts.	

#### IV. Deposits for Municipalities and budget organizations

STANDARD DEPOSITS					
Currency	Minimum balance	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.

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

<b>LONG TERM DEPOSITS FOR INDIVIDUAL CLIENTS before 14.06.2010</b>		
<b>Currency</b>	<b>Minimum balance required</b>	<b>60 months</b>
BGN	None	0,00%
EUR	None	0,00%
USD	None	0,00%

Not offered, as of 11.11.2020, following the amendments in ALCO Protocol № 32/02.09.2020. Interest rates mentioned are only for already signed contracts.

<b>DEPOSIT HEALTH</b>		
<b>Currency</b>	<b>Minimum balance required</b>	<b>12 months</b>
EUR	None	0,00%

Not offered, as of 11.11.2020, following the amendments in ALCO Protocol № 32/02.09.2020. Interest rates mentioned are only for already signed contracts.

<b>CHILDREN'S SAVINGS ACCOUNTS</b>		
<b>Currency</b>	<b>Minimum balance required</b>	<b>12 months</b>
BGN	None	0,00%

Not offered, as of 11.11.2020, following the amendments in ALCO Protocol № 32/02.09.2020. Interest rates mentioned are only for already signed contracts.

<b>TERM SAVINGS ACCOUNT</b>		
<b>Currency</b>	<b>Minimum balance required</b>	<b>12 месеца</b>
BGN	None	0,00%

Not offered, as of 11.11.2020, following the amendments in ALCO Protocol № 32/02.09.2020. Interest rates mentioned are only for already signed contracts.

**VIP deposit with advance payment of interest FOR LEGAL ENTITIES**

<b>VIP DEPOSIT with advance receipt of interest</b>					
<b>Currency</b>	<b>Balance</b>	<b>45days</b>	<b>3months</b>	<b>6 months</b>	<b>12 months</b>
BGN	From 2 000 to 99 999	0,00%		0,00%	0,00%
	Over 100 000	0,00%		0,00%	0,00%
EUR	From 1 000 to 49 999	0,00%		0,00%	0,00%
	Over 50 000	0,00%		0,00%	0,00%

USD	From 1 000 to 49 999	0,00%	0,00%	0,00%
	Over 50 000	0,00%	0,00%	0,00%

Not available as of 01.06.2021. Suspended offering by decision of ALCO № 21 / 26.05.2021. The announced interest rates are only for valid contracts.

#### FOR LEGAL ENTITIES

DEPOSIT EXTRA +				
Currency	Minimum balance	3 moths	4 months	6 months
BGN	500	0,00%	0,00%	0,00%
EUR	500	0,00%	0,00%	0,00%
Note	In case of early termination of the deposit from the date of opening / last renewal to the date of early termination, the interest for the longest expired standard period (3, 4, 6 months) is paid, and for the days after the end of the standard period until the closing day interest as on a current account in the respective type of currency.			

Not available as of 01.06.2021. Suspended offering by decision of ALCO № 21 / 26.05.2021. The announced interest rates are only for valid contracts.



## Products offered by TB Victoria before merging into INVESTBANK

<b>Account EXTRA - Victoria*</b>	
<b>Balance</b>	<b>Interest Rate</b>
BGN	
20 - 1 500	0.00%
1 500.01 - 5 000	0.00%
5 000.01 - 20 000	0.00%
20 000.01 - 2 000 000	0.00%
EUR	
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>Balance</b>	<b>Interest Rate</b>
BGN	
50 - 10 000	0.00%
10 000.01 - 100 000	0.00%
100 000.01 - 4 000 000	0.00%
EUR	
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.

**Standard Term Deposit- Victoria \*\*\*  
(open or renewed after 09.05.2016)**

PERIOD	<b>BGN</b>
	Amount
	400 - 100 000
	Interest Rate
1 week***	0.00%
2 weeks***	0.00%
1 month	0.00%
3 months	0.00%
6 months	0.00%
12 months	0.00%

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

PERIOD	<b>USD</b>
	Amount
	200 - 60 000
	Interest Rate
1 week ***	0.00%
2 weeks ***	0.00%
1 month	0.00%
3 months	0.00%
6 months	0.00%
12 months	0.00%

\*\*\*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.

**Deposit POSTOYANSTVO Victoria \*\*\*\* - regarded  
as 1 month deposit and respected interest rate  
applied  
(for those renewed after 09.05.2016 )**

<b>BGN</b>	<b>0,00%</b>
<b>EUR</b>	<b>0,00%</b>
<b>USD</b>	<b>0,00%</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.