

Valid as of 16.08.2010

General conditions:

1. The Bank calculates interest on the amounts in accounts and deposits applying the interest rates specified in this Interest Rates Bulletin. All interest rates in this bulletin are on an annual basis (annual nominal interest rate).
2. The bank reserves the right to change the interest rates at any time without prior notice to the clients in the event of changes in the interest rates on the domestic and international markets, the market conditions and the interest rate policy of the Bank.
3. The Bank announces the new interest rates in its offices and on the Bank's website – www.rbb.bg
4. The Bank may change interest rates applicable to current accounts (including Deposit accounts included in a Savings Program), card and savings accounts at any time by notifying its clients at least two months before those changes become effective. The notification may be sent by mail, with the account statement or published on the web site of the Bank.
5. Changes to interest rates applicable to Child Deposits shall enter into force as of the date of change. The interest rates applicable to term and special deposits shall remain unchanged for the term of deposit. Upon automatic deposit renewal by the Bank for a new term the current interest rate in force at the time of renewal shall apply.
6. The interest is calculated on the basis of 365/360 days per annum for accounts and deposits in BGN, EUR and USD and 365/365 days per annum for accounts and deposits in GBP.
7. The Bank's accounts/deposits are guaranteed through the Bank's participation in the Deposit Insurance Fund /the Fund/. The Fund guarantees payment of account/deposit amounts per person in the Bank, regardless of the number and amount of the accounts/deposits, up to BGN 100,000 in total on principal and interest on all accounts/deposits, under the terms and conditions of the Bank Deposit Insurance Law. The Fund shall pay the guaranteed amounts of the accounts/deposits through a commercial bank designated by the Fund's Management Board. Payment of amounts by the Fund shall commence not later than 20 business days from the date of the decision of the Bulgarian National Bank on revoking the bank license.
Not guaranteed under the terms and conditions of the Bank Deposit Insurance Law and not subject to payment of the guaranteed amounts of deposits shall be:
 - 7.1. persons who have been granted preferential interest rates in deviation from the terms and conditions announced by the Bank which the Bank is obliged to apply to all its depositors;
 - 7.2. persons who own shares entitling them to more than 5 percent of the votes in the general meeting of the Bank's shareholders;
 - 7.3. members of the Bank's management or supervisory board, or the board of directors respectively, procurators and members of its internal audit bodies;
 - 7.4. natural persons who are partners in specialized auditing companies, selected or appointed in accordance with the procedure prescribed in law to certify the Bank's financial statement;
 - 7.5. spouses or relatives of direct or lateral lineage up to the second degree, including the persons under items 7.2, 7.3, and 7.4;
 - 7.6. any bank whose deposits are in its name and on its account;
 - 7.7. financial institutions under Article 3 of the Law on Credit Institutions;
 - 7.8. insurers;
 - 7.9. pension and insurance funds, except for the supplementary compulsory pension insurance funds;
 - 7.10. any investment intermediary whose deposits are in his name and on his account;
 - 7.11. closed-end investment companies, collective investment schemes and special investment purpose companies;
 - 7.12. the government or government institutions;
 - 7.13. municipalities;
 - 7.14. the Deposit Insurance Fund, the Security Investors Compensation Fund and the Guarantee Fund under Article 287 of the Insurance Code;
 - 7.15. persons who have acquired rights on the account/deposit as a result of act of disposal with the deposit performed after the date of the decision of the Bulgarian National Bank on revoking the bank license;
 - 7.16. No guarantee shall be provided on accounts/deposits arising out of or related to transactions or actions constituting 'money laundering' within the meaning of Article 2 of the Law on the Measures against Money Laundering if the offender has been convicted and the sentence is effective.

1. Interest rates on funds attracted for a non-fixed term:

1.1. Current accounts

Currency	Minimum balance	Annual interest rate
BGN	20	0,10%
EUR	25	0,10%
USD	30	0,10%
GBP	20	0,10%

1.2. Card accounts

Currency	Minimum balance	Annual interest rate
BGN	-	0,10%
EUR	-	0,10%
USD	-	0,10%

1.3. „No limitations“ saving account

Currency	Minimum balance	Annual interest rate	
		to 10 000	above 10 000
BGN	100	3,80%	4,30%
EUR	100	1,80%	2,30%
USD	100	0,80%	1,30%

1.4. Current Account „Raiffeisen Exclusive Gold“

BGN	Minimum balance	to 40 000	above 40 001
	20	1,50%	3,00%
EUR	Minimum balance	to 20 000	above 20 001
	25	1,00%	2,00%

- Interest on current and card accounts is accrued at the end of the month as the interest is calculated daily.
- Interest on ‘No limitations’ saving account is accrued at the end of the year and the interest is calculated on a daily basis.

1.5. Saving Program

Annual interest rate on Deposit account under Saving Program in BGN	Standard interest rate	Interest bonus	Total interest
Standard Interest rate	2.00%	-	2.00%
Interest bonus 1 is applied if for a term of one year the client makes a withdrawal from ATM or a payment to a seller (including payments through the Internet) with his Maestro debit card at least once per month, upon which amounts are automatically transferred to the client's Deposit account.	2.00%	2.00%	4.00%
Interest bonus 2 is applied if for a term of one year the client makes a withdrawal from ATM or a payment to a seller (including payments through the Internet) with his Maestro debit card at least once per month, upon which amounts are automatically transferred to the client's Deposit account, and maximum two debit operations (withdrawal and/or transfer) from the Deposit account.	2.00%	4.00%	6.00%

- No minimum sum is required for the opening of the Deposit account. The minimum balance on the Deposit account is BGN 5, the sum is retained from the first cash proceeds transferred into the Deposit account.
- Interest on the Deposit account is accrued once a year on the date of the opening of the account or upon the closing of the account; the interest is calculated on a daily basis.
- The Deposit account is opened with the Standard interest rate for the Deposit account under the Saving program, specified in this bulletin.
- The interest bonuses for the Deposit account under the Saving program are applied on the date when interest is accrued on the account depending on the fulfillment of the conditions included in this bulletin.
- If the Deposit account is closed before the date on which interest is accrued, the Standard interest rate is applied for the number of days the Deposit account is opened at the Bank for the respective year.
- The Client may transfer sums to the Deposit account at any time without any limits to the amounts.

2. Interest rates on term deposits

2.1. Standard term deposits

Currency	BGN				EUR			
Amount	from 100 to 15 000	from 15 001 to 30 000	from 30 001 to 60 000	above 60 000	from 100 to 15 000	from 15 001 to 30 000	from 30 001 to 60 000	above 60 000
1 month	2,15%	2,30%	2,45%	2,60%	1,10%	1,20%	1,30%	1,40%
2 months	2,45%	2,60%	2,75%	2,90%	1,20%	1,30%	1,40%	1,50%
3 months	3,25%	3,40%	3,55%	3,70%	1,50%	1,60%	1,70%	1,80%
6 months	4,15%	4,30%	4,45%	4,60%	1,70%	1,80%	1,90%	2,00%
1 year	4,95%	5,10%	5,25%	5,40%	2,00%	2,10%	2,20%	2,30%
2 years	5,05%	5,20%	5,35%	5,50%	2,10%	2,20%	2,30%	2,40%

Currency	USD				GBP			
Amount	from 100 to 15 000	from 15 001 to 30 000	from 30 001 to 60 000	above 60 000	from 100 to 15 000	from 15 001 to 30 000	from 30 001 to 60 000	above 60 000
1 month	0,85%	0,90%	0,95%	1,00%	0,70%	0,80%	0,90%	1,00%
3 months	0,95%	1,00%	1,05%	1,10%	0,80%	0,90%	1,00%	1,10%
6 months	1,35%	1,40%	1,45%	1,50%	1,00%	1,10%	1,20%	1,30%
1 year	1,75%	1,80%	1,85%	1,90%	1,40%	1,50%	1,60%	1,70%
2 years	1,85%	1,90%	1,95%	2,00%	n/a	n/a	n/a	n/a

2.2. Promotion on term deposits

Currency	BGN				EUR			
Amount	from 100 to 15 000	from 15 001 to 30 000	from 30 001 to 60 000	above 60 000	from 100 to 15 000	from 15 001 to 30 000	from 30 001 to 60 000	above 60 000
6 months	n/a	n/a	n/a	n/a	3,30%	3,40%	3,50%	3,60%
1 year	6,20%	6,30%	6,40%	6,50%	3,70%	3,80%	3,90%	4,00%

- Promotional interest rates are in force until 19.09.2010; they are valid only for new deposits for the first deposit period.
- The minimum amount required for the opening of a term deposit is BGN 100, EUR 100, USD 100, GBP 100.
- Interest accrual – at the end of the respective period the interest is added to the amount of the deposit.
- If a term deposit is terminated before the maturity date, The Bank pays interest applying the interest rate for the current account in the respective currency, as per the “Interest rates bulletin for Retail clients” that is in force at the time of the termination of the deposit for the actual number of days of the deposit.

3. Interest rates on "Deposit 3+3"

Currency	1-st three month period	2 - nd three month period
BGN	4,50%	5,00%
EUR	3,00%	3,50%

- Minimum required amount for the opening of the deposit – BGN 500, EUR 250.
- Interest accrual – at the end of each 3-month period the interest is added to the amount of the deposit.
- Possibility for depositing of additional sums – at the end of the first 3-month period - sums to the amount of the initially deposited sum, but not more than 200 000 BGN/100 000 EUR, that were not in accounts or deposits at the Bank.
- Possibility for withdrawal - at the end of the first 3-month period, the balance shall be equal to the minimum amount required for opening of a deposit.
- If the deposit is terminated before the maturity date, the Bank pays interest, applying an interest rate for the current account in the respective currency as per the "Interest rates bulletin for Retail clients" that is in force at the moment of the termination, for the actual number of days of the deposit.
- Upon the second maturity the deposit is automatically renewed as a 3-month standard term deposit; the interest rates applied are as per the "Interest rates bulletin for Retail clients" that is in force at the time of the renewal of the deposit.

4. Interest rates on "Deposit +"

Currency	BGN			EUR			USD			
	Amount	1 000 - 15 000	15 001 - 30 000	Above 30 000	500 - 15 000	15 001 - 30 000	Above 30 000	500 - 15 000	15 001 - 30 000	Above 30 000
1 year		5,60%	5,70%	5,80%	1,90%	2,00%	2,10%	1,80%	1,90%	2,00%
2 years		6,00%	6,10%	6,20%	2,70%	2,80%	2,90%	2,60%	2,70%	2,80%
3 years		6,40%	6,50%	6,60%	3,20%	3,30%	3,40%	3,10%	3,20%	3,30%
5 years		6,80%	6,90%	7,00%	3,60%	3,70%	3,80%	3,50%	3,60%	3,70%

- Minimum required amount for the opening of the deposit – BGN 1 000, EUR 500 and USD 500.
- Interest payment – according the client's requirements: at the end of the period or in advance – monthly, quarterly or every six months; interest is paid to the card or current account in the currency of the deposit. The payment of the interest is specified upon the opening of the deposit.
- Possibility for depositing of additional sums – at any time without any limits on the sums.
- If the deposit is terminated before the maturity date the Bank pays interest, applying the interest rate for the last standard period for term deposits that has expired as per the "Interest rates bulletin for Retail clients" that is in force at the time of the termination of the deposit, for the actual number of days of the deposit (see 2.1).
- Upon its maturity the deposit is not renewed automatically. The amounts remain in the account until further orders are issued by the Client.

5. Interest rates on “Deposit Additional Pay-in”

Currency	BGN			
Amount	from 10 to 500	from 501 to 15 000	from 15 001 to 30 000	above 30 000
Interest	0,00%	5,80%	6,00%	6,20%

- Term – 12 months.
- Minimum required amount for the opening of the deposit – 10 BGN
- Maximum amount – 100 000 BGN
- Interest accrual – at the end of 12 month period.
- The interest rate depends on the amount deposited in the account day to day and it is determined on a daily basis. The whole balance on the account day to day is accrued with the determined interest rate.
- Interest is calculated on base 365/360 days.
- Possibility for depositing of additional sums – at any time to the maximum amount of deposit 100 000 BGN
- If the deposit is terminated before the maturity, the Bank does not pay interest.
- Upon its maturity the deposit is not automatically renewed. The amounts remain in the account until further orders are issued by the Client.
- After the maturity the Bank will pay interest on the funds applying the interest rate for the current account in the respective currency, as per the “Interest rates bulletin for Retail clients” that is in force.

6. Child deposit

Currency	Minimum balance	Annual interest rate
BGN	100	6,70%
EUR	50	3,70%
USD	50	3,45%

- Minimum required amount for the opening of the deposit – BGN 100, EUR 50 and USD 50.
- Interest on the Child deposit is accrued at the end of the year, the interest is calculated on a daily basis.
- Possibility for depositing of additional sums – at any time without any limits on the sums.

7. Interest rates on special term deposits

7.1. MIX Deposit

- Term – 12 and 24 months.
- Minimum required amount for the opening of the deposit – BGN 2 000, EUR 1 000 and USD 2 000.
- The deposited sum is allocated as follows: 70% in the term deposit and 30% is invested in the shares of RAM.
- The interests on MIX Deposit are calculated as follows:
 - a margin of 0,40% is added to the interest rate for the 12 and 24-month standard term deposit in BGN, EUR and USD (see 2.1), or
 - a margin of 0,20% is added to the interest rate for the 12 and 24-month promotional term deposit in BGN (see 2.2).

8. Products closed for sales

8.1. Interest rates on "Deposit Top 3", valid for "Deposits Top 3", opened until 30.11.2009 including and renewed upon maturity at the end of the first 3-month period

Term	BGN	EUR
3 months	7,00%	5,75%

- Minimum amount required for the opening of the deposit – BGN 100, EUR 100.
- The Bank updates the interest rate for "Top 3 Deposit" once a week on the first working day of the week at 8.30. The Bank guarantees that the interest rate for "Top 3 Deposit", with which the deposit is opened and renewed upon maturity at the end of the first three-month period, is among the three highest interest rates for 3-month deposits for individuals for amounts of up to BGN 100 000 and EUR 50 000 published by 11.00 a.m. on the day preceding the last working day of the previous week on the websites of the banks with the largest market shares which form 80% of the market of total attracted resources from households and individuals, according to the data of BNB for the previous calendar quarter published on its website.
- Interest accrual – at the end of the 3-month period the interest is added to the amount of the deposit.
- Possibility for depositing of additional sums – at the end of the 3-month period.
- Possibility for withdrawal - at the end of the 3-month period, the balance shall be equal to the minimum amount required for opening of a deposit
- If the deposit is terminated before the maturity date, the Bank pays interest, applying an interest rate for the current account in the respective currency as per the "Interest rates bulletin for Retail clients" that is in force at the moment of the termination, for the actual number of days of the deposit.
- Upon the second and subsequent maturities the deposit is automatically renewed as a 3-month standard term deposit; the interest rates applied are as per the Interest "Interest rates bulletin for Retail clients" that is in force at the time of the renewal of the deposit.

8.2. Interest rates on "Deposit with an increasing interest rate"

Interest periods	1	2	3	4	5	6	7	8	9	10	11	12
Months in the interest period	1 - 3	4 - 6	7 - 9	10-12	13-15	16-18	19-21	22-24	25-27	28-30	31-33	34-36
BGN	4,50%	6,00%	6,25%	6,50%	6,70%	6,90%	7,10%	7,30%	7,50%	7,70%	8,00%	12,00%
EUR	3,50%	4,00%	4,25%	4,50%	4,70%	4,90%	5,10%	5,30%	5,50%	5,70%	6,50%	9,00%
USD	2,50%	3,00%	3,25%	3,50%	3,70%	3,90%	4,10%	4,30%	4,50%	4,70%	5,00%	6,00%

- Minimum required amount for the opening of the deposit – BGN, EUR, USD 500.
- Interest is calculated on base 360/360 days.
- Interest accrual - at the end of 36 month period.
- If the deposit is terminated before the maturity date, the Bank pays interest for each completed 3 month period, and for the time after the last completed interest period till the day of termination, the Bank pays interest over the deposit amount for the actual number of days of the deposit, applying an interest rate as per current account as per the official "Interest rates bulletin for Retail clients" in effect as of that moment.
- Upon maturity the deposit is automatically renewed for another 36-month term.