

1. Interest rates and other parameters

BACB shall apply the following annual nominal interest rates:

| Term of deposit | 1 year | 2 years |
|-----------------|--------|---------|
| • In EUR | 2.30% | 2.50% |

The deposit can be opened only through the **Raisin Internet Platform** (<https://www.raisin.es/>) operating by **Raisin GmbH**, seat: Immanuelkirchstraße 14a, 10405 Berlin, Germany, phone +34917693780, mail: servicio@raisin.es. To open a deposit in BACB the Depositor should have an account in **Raisin Bank AG**, licensed credit institution in the Federal Republic of Germany, seat: Niedenu 61-63, 60325 Frankfurt am Main, Germany, registered with the commercial register of the local court in Frankfurt am Main under HRB 13305, phone +49 (69) 75 6098 0, mail info@raisin.bank, BIC: MHBFDFFF. Raisin Bank AG provides the Depositors with the opportunity to open an account, to use the online banking via the Raisin Internet Platform, to execute payments in connection with the deposits opened, as well as to send and receive documents between the Depositor and BACB.

Depositors could be individuals: (a) with permanent residence in Spain (b) of legal age having the right to enter into a contract under the applicable law (c) acting personally placing their own funds on their own behalf; deposits through a proxy of a Depositor shall not be processed; and (d) with no US person status as defined in FATCA /Foreign Account Tax Compliance Act/.

During the term of the deposit, no operations are allowed except its closing before maturity as per the terms and conditions described below which can be done only through the Raisin Internet Platform. All transactions to/from the deposit with BACB shall only be executed through electronic payments from/to the Depositor's account at Raisin Bank AG.

At maturity, the deposit will automatically be renewed for the same term if the original deposit's term is up to 12 months or for further 12 months if the original deposit's term exceeds 12 months, at the conditions valid on the effective date of renewal. The Depositor may request cancelation of the automatic renewal up to 5 days before the maturity. The Depositor can renew the deposit into a term longer than 12 months by canceling the automatic renewal and choosing manually a different term between 28 and 5 days before the maturity. In case of termination at maturity, BACB shall terminate the deposit and transfer the principal and the interest accrued less the withholding tax due to the Depositor's account at Raisin Bank AG. In case of termination prior to maturity, BACB will not apply to the deposit an interest rate and will transfer the initial principal to the Depositor's account at Raisin Bank AG.

2. Minimum required balances and Maximum exposure

The minimum required balance to open a deposit with BACB is EUR 5,000 /five thousand euro/.

The total value of Depositor's funds at BACB (the Maximum Exposure) must not exceed EUR 100,000 /one hundred thousand euro/ in one or several deposits.

3. Others

The interest rate on deposits shall be calculated at base 30 interest bearing days per month and 360 days per annum unless otherwise agreed under an agreement in writing entered between BACB and the Depositor.

BACB reserves its right to change the above interest rates. The new interest rates for the deposits shall be effectively applicable to the existing deposits starting from the date of the first maturity following the date the change has taken effect.

The funds on the deposit are guaranteed by the Bulgarian Bank Deposit Insurance Fund ("The Fund") /www.dif.bg; e-mail: contact@dif.bg/ as per the regulations and pursuant to the terms and conditions of the Bulgarian Bank Deposits Guarantee Act ("BG Guarantee Act"). The Fund guarantees the funds of the deposits in BACB of Bulgarian and foreign natural persons in the amount and under the conditions defined in the BG Guarantee Act. The Fund guarantees full reimbursement of deposits in BGN and in foreign currency, together with the interest accrued on them, up to the amount of BGN 196,000 (as per current fixed rate equivalent of EUR 100,213.21) for each client per one bank, regardless of the number of accounts and the amount of each deposit.

All terms and conditions of the deposits are regulated into the General Terms and conditions of BACB applicable to deposits from Spain brokered via Raisin Internet Platform.

The present Interest Rates Bulletin is executed in English language and is approved by the Management Board of BACB on March 13, 2025.