INTEREST RATES TERMS
of BULGARIAN AMERICAN CREDIT BANK AD
effective as of September 01, 2026

I. Types of accounts

A. Time deposits for individuals

It is necessary for clients to have a current account in their name in order to open a new deposit or an initial active one exceeding the amount of the equivalent of 150,000 EUR. This requirement does not apply to Online Deposit.

1. **24-month deposit with increasing interest -** the following annual interest rates apply:

PERIODS OF DEPOSIT	EUR	USD
• First three-month period	0.20%	0.30%
• Second three-month period	0.40%	0.50%
• Third three-month period	0.60%	0.90%
• Forth three-month period	0.90%	1.30%
• Fifth three-month period	1.50%	1.80%
• Sixth three-month period	2.00%	2.30%
• Seventh three-month period	2.50%	3.00%
• Eighth three-month period	3.00%	4.00%

The term of the deposit consists of 8 three-month periods and the interest rate applied is different in each period. On each date of change of interest rate (on the date following the end of each three-month period), the deposit can be decreased without breaking of the deposit terms. Any other decrease before maturity is considered as a preliminary termination of the deposit contract. On the date following the end of each three-month period, the whole deposit can be terminated and the Depositor receives the whole amount of the interest accrued for the respective past periods. In case of any other termination before maturity, Depositor receives the whole amount of the interest accrued for the past periods as well as the interest for the current period calculated at the interest rate applicable for the whole past preceding period. In case the deposit is terminated during the first three-month period the Bank applies the interest rate for current accounts in the respective currency.

2. **Long term deposit with insurance -** the following annual interest rates apply:

TERM OF DEPOSIT	EUR
• 3 years	3.50%
• 5 years	4.00%
• 7 years	4.50%

The above-mentioned deposit refers only to individuals with Bulgarian citizenship.

3. **Flexible deposit -** the following annual interest rates apply:

TERM OF DEPOSIT	EUR	USD
• 6 months	0.90%	3.00%
• 12 months	1.10%	2.50%

During the whole term, the Depositor may deposit any amount over the principal and may withdraw amounts (cash or by transferring to another Depositor's account with BACB) for the total amount of 30% from the initially deposited principal, without breaking the deposit terms and without falling under the minimal requested deposit's balance. Any other transactions are considered as a termination of the deposit contract and the Bank applies the interest rate for current accounts. The interest is paid on maturity. At maturity the deposit is automatically rolled over as a Standard deposit for the same term at the interest rate valid for the Standard deposit in the respective term and currency at the date of the renewal.

4. **Online deposit -** the following annual interest rates apply:

TERM OF DEPOSIT	EUR	USD
• **3 months**	**1.00%**	**0.70%**
• **6 months**	**2.20%**	**0.90%**
• **12 months**	**1.50%**	**1.10%**
• **24 months**	**1.80%**	

An initial request for opening of an Online Deposit can be sent only through the Bank's website **https://deposit.bacb.bg** - through remote registration of customers - Bulgarian citizens or citizens with permanent residence permit in the Republic of Bulgaria, who at the time of submitting the request for Online Deposit through the website, do not have an active current, deposit or other account with the Bank. The Online Deposit is funded solely from the Depositor's account with another bank in Bulgaria, an EU Member State, Iceland, Norway or Liechtenstein. The Online Deposit may be funded by several different transfers, from several different accounts and in different currencies, but the transfers must be with the same value date. Subsequent requests to open an Online Deposit may be sent to the Bank by the Depositor via the Bank's remote banking platform, to which the Depositor has been given access with the funding of his first Online Deposit. On maturity, the Online Deposit will automatically renew as a Standard Deposit for the same term and the interest rate applicable to Standard Deposits in the relevant term and currency applicable at the renewal date. Upon early termination of an Online Deposit, the Bank shall apply the interest rate applicable to current accounts in the currency of the deposit. The minimum balance required is 1,000 EUR/USD, the maximum balance allowed is 500,000 EUR/USD.

5. **Standard deposit -** the following annual interest rates apply:

TERM OF DEPOSIT	EUR	USD
• **1 month**	**0.30%**	**0.40%**
• **3 months**	**0.60%**	**0.80%**
• **6 months**	**1.00%**	**1.00%**
• **12 months**	**1.30%**	**1.50%**
• **24 months**	**1.60%**	**1.80%**

At maturity the deposit is automatically rolled over at the same term at interest rate valid for the standard deposit in the respective term and currency at the date of the renewal. In case the deposit is terminated prior to its maturity the Bank applies the interest rate for current accounts.

B. Saving accounts

1. **Savings-account in EUR L€VROSMETKA**

The annual interest rate under the Savings-account in EUR L€VROSMETKA opened until 31.12.2025 is 1% p.a. and is paid at the end of each calendar quarter. The product will not be available after January 01, 2026.

2. **Savings-account targeting saving money -** the following annual interest rates apply:

TERM	EUR	USD
• **Reaching the target**	**0.10%**	**0.05%**

Targeting the saving of money means automatic transfer of funds from the current account to the savings- account of the client till the targeted amount is reached. At the opening of the savings account the client defines: 1/ the amount to be saved (the target); 2/ the amount to be transferred from the current account to the savings-account (it must be divisible by 10 currency units and not less than 50 currency units, for accounts in BGN opened before December 31, 2025 –25 EUR until the target is reached); 3/ up to two dates of month on each the money to be transferred but not the 31st (end of month). The savings-account may not be used for other operations as payments, customer exchange or cash transactions. The interest on the savings-account is accrued at the end of each quarter or when the target is reached. The savings-account is closed and the money is transferred to the current account in the following cases: 1/ automatically when the target is reached; 2/ when the transfers from the current account are impossible to fulfill due to insufficient funds on three consecutive dates and 3/ahead of target is reached on request of the client.

3. **Savings-account -** the following annual interest rates apply:

BALANCE AT THE END OF THE DAY		EUR	USD
• **Up to 10,000 EUR**	• **Up to 20,000 USD**	**0.01%**	**0.01%**
• **10,000.01 - 50,000 EUR**	• **20,000.01 - 100,000 USD**	**0.05%**	**0.05%**
• **Over 50,000 EUR**	• **Over 100,000 USD**	**0.10%**	**0.07%**

Any time any transactions can be executed with the Savings-account. The List of Terms and Conditions of BACB is applied under the Savings-account transactions. The interest under the Savings-account is paid at the end of each calendar quarter and at its termination. The interest is capitalized to the sum of the Savings-account. The BACB has the right to change the interest rates related to the Savings-account. Any change under the Savings-accounts will be announced in Interest Rates Terms of BACB and comes into force after its publication. The Savings-account is unlimited in time.

4. **Children's Savings-account "Smile" -** the following annual interest rates apply:

TERM OF THE ACCOUNT	EUR	USD
• **Until reaching the age of 18 years of the holder**	**0.10%**	**0.10%**

The opening and dispose with the Children's Savings-account is subject to Family Code and Persons and Family Act. Any time any transactions can be executed observing regulations of the above-mentioned legislation. Children's Savings-account can be opened for persons under the age of 18 years. On reaching the age of 18 years the interest rate under Children's Savings-account is automatically paid and the account is transformed in termless Savings-account in compliance with the actual Interest Rates Terms of BACB. The interest rate under Children's Savings-account is paid as follows: 1/ at the end of each calendar year and the above- mentioned interest rates are applied or 2/ at its termination, in this case the interest rate related to current accounts in the respective currency, for the real number of days in the calendar year is applied. The interest is capitalized to the sum of the Children's Savings-account. The List of Terms and Conditions of BACB is applied under the Children's Savings-account transactions. The BACB has the right to change the interest rates related to the Children's Savings-account. Any change under the Children's Savings-accounts will be announced in Interest Rates Terms of BACB and comes into force after its publication.

C. Time deposits for corporates

It is necessary for clients to have a current account in their name in order to open a new deposit or an initial active one exceeding the amount of the equivalent of 150,000 EUR.

1. **Standard deposit -** the following annual interest rates apply:

TERM OF DEPOSIT	EUR	USD
• **1 month**	**0.25%**	**0.20%**
• **3 months**	**0.40%**	**0.50%**
• **6 months**	**0.55%**	**0.75%**
• **12 months**	**0.65%**	**1.00%**

At maturity the deposit is automatically rolled over at the same term at interest rate valid for the standard deposit in the respective term and currency at the date of the renewal. In case the deposit is terminated prior to its maturity the Bank applies the interest rate for current accounts. These interest rates are valid for deposits up to 500,000 EUR/USD. For deposits over this amount, the interest rates and other details (term, period of interest accruals etc.) may be negotiated directly with Treasury Dept on the following telephone numbers: +359-2-8157201 or +359-2-8157202.

D. Current accounts

1. **Current accounts of individuals and corporates**

The Bank applies annual interest rate of 0.005% for current accounts in EUR and USD. The interest accrued is paid at the end of each calendar quarter.

2. **Current accounts of individuals „Clean account"-** the following annual interest rates apply:

BALANCE AT THE END OF THE DAY	EUR	USD
• **Up to 500 EUR/USD**	**0.10%**	**0.15%**
• **500.01 - 2,500 EUR/USD**	**0.20%**	**0.20%**
• **2,500.01 -5,000 EUR/USD**	**0.30%**	**0.50%**
• **Over 5,000 EUR/USD**	**0.50%**	**0.60%**

The interest accrued is paid at the end of each calendar quarter, if during the whole period the account complies with the terms and conditions of the product "Clean account" with active debit card VISA. In case that during the respective quarter the customer does not comply anymore with the terms of "Clean account" and his account becomes a standard current account, the interest rate as per point 1/ of this section is applied.

3. **Current account of payment package "Youth 14-18" -** the following annual interest rates apply:

CURRENCY OF THE ACCOUNT	EUR
• **Current accounts**	**0.005%**

Current accounts opened under the "Youth 14-18" package are interest-bearing at the end of each calendar quarter. Starting from the month following the month in which the account holder turns 18, the "Youth 14-18" package is automatically transformed into the "Youth 18-25" package, which the CLIENT can use until the end of the month in which he turns 25.

4. **Current account of payment package "Youth 18-25" -** the following annual interest rates apply:

CURRENCY OF THE ACCOUNT	EUR
• **Current accounts**	**0.005%**

Current accounts opened under the "Youth 18-25" package are interest-bearing at the end of each calendar quarter. Starting from the month following the month in which the account holder turns 25, the "Youth 18-25" package is deactivated and automatically transformed into a current account "Clean Account", using its preferences and conditions, described in the Bank's Tariff.

5. **Corporate current accounts with increasing interest -** the following annual interest rates apply:

BALANCE AT THE END OF THE DAY		EUR/USD
• **Up to 25,000 EUR**	• **Up to 50,000 USD**	**0.10%**
• **25,000.01 - 100,000 EUR**	• **50,000.01 - 200,000 USD**	**0.13%**
• **100,000.01 - 250,000 EUR**	• **200,000.01 - 500,000 USD**	**0.16%**
• **Over 250,000 EUR**	• **Over 500,000 USD**	**0.20%**

The interest accrued is paid at the end of each calendar quarter. Applied also for new opened accounts of private bailiffs, companies in insolvency, liquidation or under supervision.

E. Escrow and special accounts - no interest accrued unless otherwise agreed.

II. Minimum required balances

1. **Deposits** - 500 EUR/USD;
2. **Online Deposits and 24-month deposits with increasing interest** – 1,000 EUR/USD;
3. **Savings-account -** 50 EUR/USD; **Children's Savings-account** – 250 EUR/USD;
4. **Current accounts:**
   Individuals - 5 EUR/USD; **Entities -** 10 EUR/USD.

Note: For deposits in BGN as of December 31, 2025, which automatically migrate to EUR on January 01, 2026, the minimum required balance until the first maturity date of the deposit is equal to that in BGN divided by the BNB fixing. Upon renewal of the deposit, the minimum required balance becomes equal to that described above in this point (points 1, 2, 3, or 4).

III. 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 the Bank and the Depositor.

The Bulgarian-american credit bank AD (“the Bank”) 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 deposits of individuals and legal entities opened with the Bank shall be guaranteed as per the regulations of the Law on Bank Deposit Guarantee according to which the Deposit Insurance Fund shall guarantee the full payment of funds in the deposit accounts, opened in the name of one individual/entity with the Bank regardless of their number and size, up to the amount of 100,000 EUR.

The interest rates of deposits in these Interest Rates Terms shall be applied for deposits amounting to 500,000 EUR/USD. The Bank reserves its right to quote interest rates different from the ones in these Interest Rates Terms for deposits amounting over 500,000 EUR/USD.

The present Interest Rates Terms are executed in Bulgarian and in English language and in case of discrepancy between the Bulgarian and the English versions, the Bulgarian language version will prevail.

The present Interest Rates Terms are approved by the Management Board of the Bank on August 27, 2026 and enter into force as of September 01, 2026.