National Trade and Banking High School

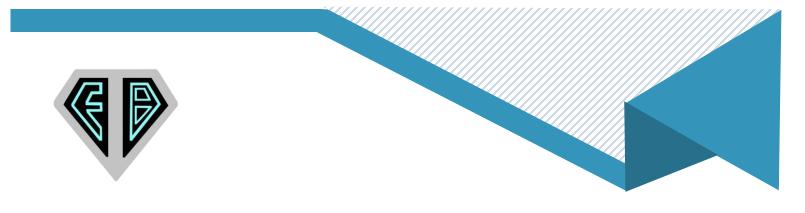
STB "Emeritus Bank" PLC



One step ahead!

Interest rate bulletin

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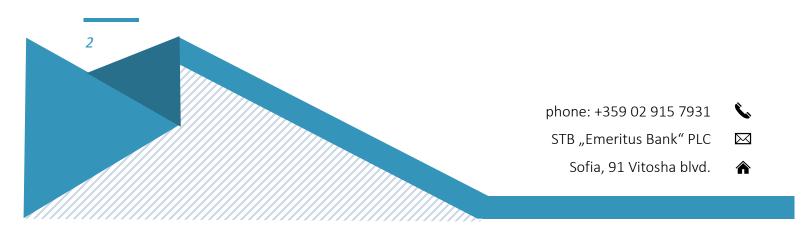


Dear customers, We are pleased to present the tariff of STB "Emeritus Bank" PLC. The bank was founded by the students of the second group of X "B" class of the National Trade and Banking High School in October 2019. The name of the institution literally translated from Latin means "veteran", chosen precisely because of our perseverance and ambition on the road to success.

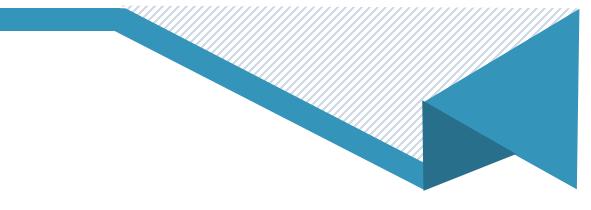
The purpose of this tariff is to inform you about the fees and commissions of our services. On its pages you will find everything you need - information on opening and closing current accounts, deposits, promotions and other attractive offers. Because it is our priority you, our clients, to be "One step ahead!"

Yours sincerely: RIT

/Chief executive: Radostina Trayanova/







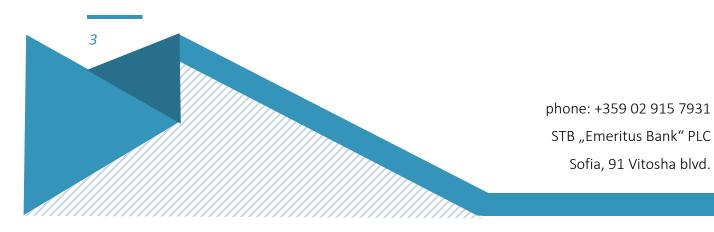
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GENERAL INTEREST RATES

1. The interest rates charged and paid by UBB Emeritus Bank AD on current, deposit, savings and other accounts shall be formed by the market interest rates on the domestic and international markets, the specific specific conditions and interest policy of UBB Emeritus Bank AD and may be subject to negotiation.

2. The marginal interest rates for current, deposit and savings accounts shall be presented on a scale below

3. Interest on borrowed funds shall be charged, collected and paid in the relevant currency, unless otherwise agreed.

4. Interest shall be calculated on the basis of:

- 4.1. current account 365/360 days;
- 4.2. on savings deposits -365/360 days;

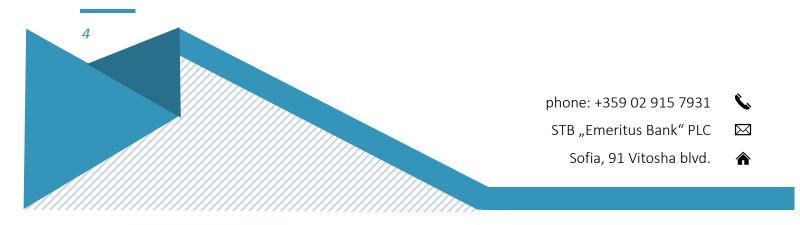
4.3. on term deposits with a term of 1 and over 1 month - 360/360 days;

4.4. on term deposits with a term of less than 1 month – an activist count days/360.

5. Payment of the accrued interest rate on the deposit accounts shall be made at maturity, after the expiry of the agreed term of the deposit, at interest rates valid for the period of accrual, according to the Interest Bulletin. In the event that the deposit is renewed and the duration of the contract continues for a new period, UBB "Emeritus Bank" AD may set a new interest rate, depending on the market interest rates in force for the deposit on the day of its renewal.

6. The interest accrued on an annual basis on current accounts shall be paid each month, the savings accounts shall be paid twice a year.

6.1. Special purpose accounts shall be remunerated on an annual basis according to the specific conditions for the products. 6.2. In the event of a change in the interest rate applied to them, the new interest rate shall take effect from the date of the change.

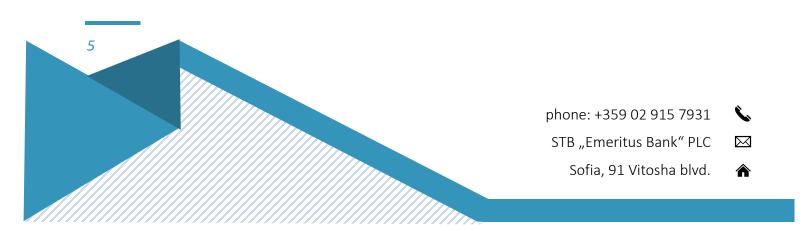




7. Interest rates shall also apply to the accounts of lawyers, law firms, insurance brokers, notaries and freelancers. 8. УТБ "Емеритус Банк" АД не олихвява набирателни сметки за съхранение на пари, предоставени за учредяване/увеличаване на капитал на юридическо лице.

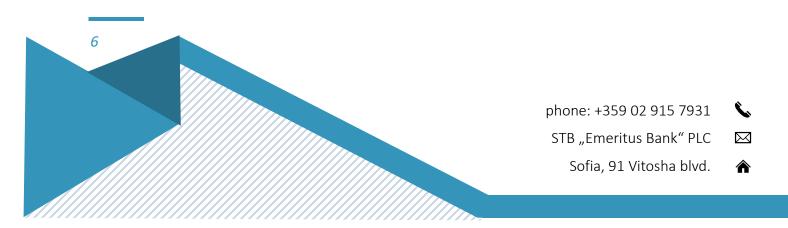
9. The basic interest rate (BLP) for the credit transactions for the respective currency shall be determined by UBB "Emeritus Bank" AD, depending on the market conditions and the standing of the resource. By signing a specific contract, the Client undertakes to be personally informed about the changes of the BLP.

10. UBB "Emeritus Bank" AD reserves the right to unilaterally change the interest on the products in this Interest Rate Bulletin. The change is announced in advance in a prominent place in the customer lounges.





INDUVIDUALS





I: INTEREST RATES

1. Term deposits

7

BGN			min. 1 000
Period	Up to 50 000	More than 50 000	More than 200 000
1 month	0,01%	0,01%	Negotiable
3 months	0,01%	0,01%	Negotiable
6 months	0,05%	0,05%	Negotiable
12 months	0,08%	0,08%	Negotiable

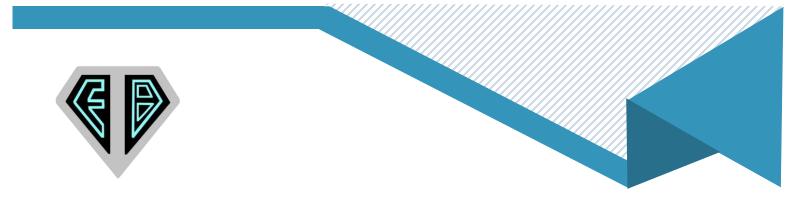
EUR			min. 500
Period	Up to 50 000	More than 50 000	More than 100 000
1 month	0,01%	0,01%	Negotiable
3 months	0,01%	0,01%	Negotiable
6 months	0,05%	0,05%	Negotiable
12 months	0,08%	0,08%	Negotiable

USD			min. 500
Period	Up to 50 000	More than 50 000	More than 100 000
1 month	0,01%	0,01%	Negotiable
3 months	0,02%	0,02%	Negotiable
6 months	0,04%	0,04%	Negotiable
12 months	0,06%	0,06%	Negotiable

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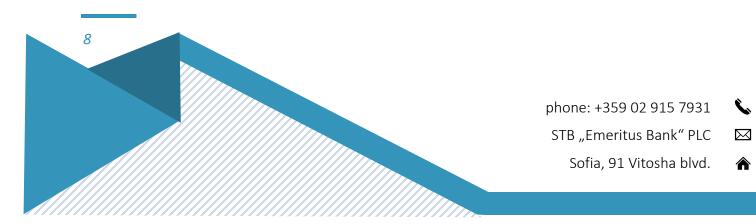
2. Current account

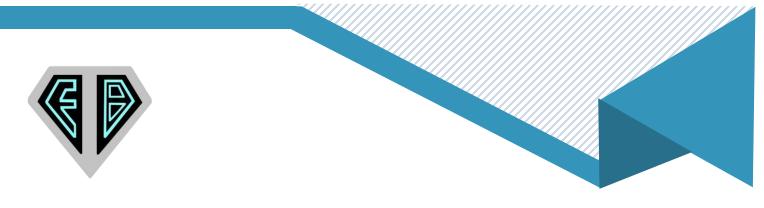
urrent account

Разплащателна сметка	
BGN	0,00%
EUR	0,00%
USD	0,00%

3. Savings account

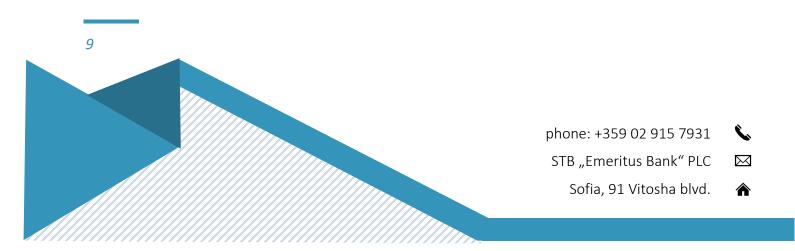
Savings account	
BGN	0,05%
EUR	0,02%
USD	0,05%
Children savings account	
BGN	0,15%
EUR	0,05%
USD	0,07%





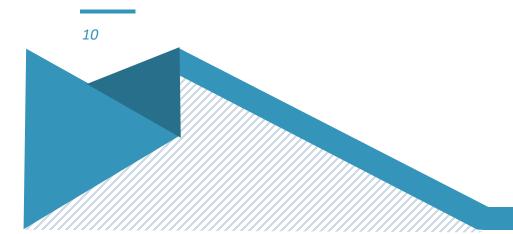
4. Credit products

Consumer credit		
Currency	Minimum opening amount	Annual interest rate
BGN	500	11,00%
EUR	250	8,50%
USD	250	9,00%





Credit cards				
Product	Currency	BLP	Surcharge	Total
VISA Classic and MasterCard-Silver	BGN	7,73%	10,91%	18,64%
VISA Classic and MasterCard-Gold	BGN	7,73%	7,91%	15,64%
VISA Classic and MasterCard-Silver	EUR	Я7,72%	10,91%	18,64%
VISA Classic and MasterCard-Gold	EUR	7,72%	9,91%	15,64%
VISA Classic and MasterCard-Silver	USD	8,06%	10,34%	18,40%
VISA Classic and MasterCard-Gold	USD	8,06%	7,34%	15,40%



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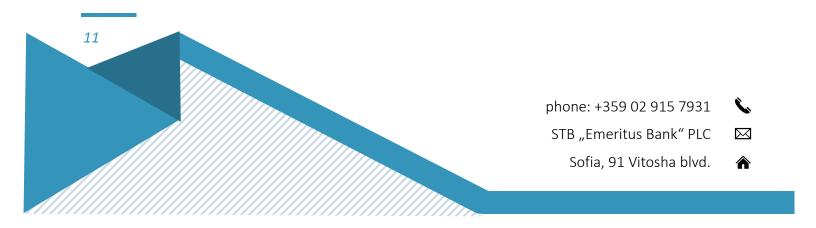


II: REMUNERATION PERIODS

- 1. Current account annual or upon closing of the account.
- 2. Term deposits according to the agreed deadline.
- 3. Savings accounts annual or when closing an account.
- 4. Credit accounts according to the agreed repayment plan

Note:

* Interest on early termination of standard term deposits – the bank pays interest at a rate equal to the interest rate on a current account, according to the interest rate bulletin in force at the time of termination on the accounts of individual clients of UBB "Emeritus Bank" AD for the actual number of days of the deposit.





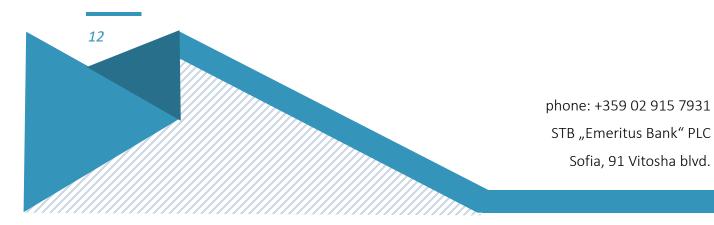
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LEGAL ENTITIES





I: INTEREST RATES

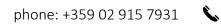
1. Term deposit

13

BGN			min. 1 000
Period	Up to 50 000	More than 400 000	More than 400 000
1 month	0,00%	0,00%	Negotiable
3 months	0,00%	0,00%	Negotiable
6/9 months	0,00%	0,00%	Negotiable
12 months	0,05%	0,05%	Negotiable

EUR			min. 1 000
Period	Up to 50 000	More than 200 000	More than 200 000
1 month	0,00%	0,00%	Negotiable
3 months	0,00%	0,00%	Negotiable
6/9 months	0,00%	0,00%	Negotiable
12 months	0,02%	0,02%	Negotiable

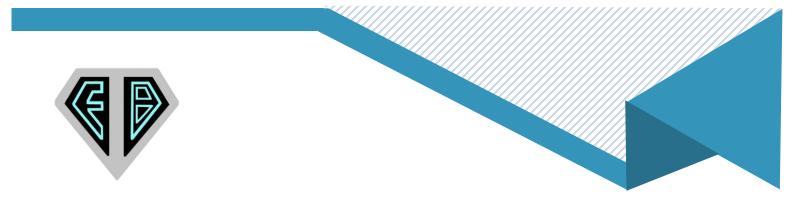
USD			min. 500
Period	Up to 50 000	More than 200 000	More than 200 000
1 month	0,10%	0,10%	Negotiable
3 months	0,15%	0,15%	Negotiable
6/9 months	0,20%	0,20%	Negotiable
12 months	0,30%	0,30%	Negotiable



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2. Current account

Current account	
BGN	0,00%
EUR	0,00%
USD	0,00%

II: REMUNERATION PERIODS

- 1. Current account annual or upon closing of the account.
- 2. Term deposits according to the agreed deadline.
- 3. Credit accounts according to the agreed repayment plan.

