

INTEREST BULLETIN FOR BANK ACCOUNTS OF INDIVIDUALS

effective as of 18 August 2025

I. General interest conditions:

1. TEXIM BANK AD accrues interest on amounts in bank accounts at the interest rates set out in this Interest Bulletin. The announced interest rates are on an annual basis.
2. The annual interest rates for current accounts, savings deposits, term deposits and disposable accounts are calculated on a 360/360 day basis, with a month being assumed to have 30 days and a year being assumed to have 360 days.
3. The interest rates in this Bulletin are valid for individuals only.
4. The Bank reserves the right to change the interest rates in this Interest Bulletin.
5. The interest on an unauthorized overdraft in domestic and foreign currency is 25.00% or as agreed.
6. The funds in the accounts are guaranteed in accordance with the requirements of the Bank Deposit Guarantee Act.

II. General terms and conditions of deposits:

1. Unless otherwise agreed, the interest rates are valid for deposits of up to BGN 200,000.00 / EUR 100,000.00 / USD 100,000.00. The interest rate for deposits above the specified amounts is negotiated individually. If such rate is not agreed, the interest rate applicable on the deposit is considered to be 0.00%.
2. The interest rate does not change for the term of the deposit.
3. No interest is to be paid on deposits with balances below the minimum.
4. The interest accrues on the maturity date (expiry of the agreement) and where the maturity date is a non-business day – on the next business day. The interest accrued is capitalized on the deposit account.
5. When disposing of funds before the maturity date, the Bank does not have to pay the agreed interest.
6. When disposing of the deposit funds before the maturity date, the client has to pay fees and commissions specified in the Bank's Tariff effective as of the time of the relevant operation.
7. Unless otherwise agreed, in case of violation of the terms of the deposit agreement, including partial use of deposit amounts, and in case the balance after the disposition is equal to/above the minimum required balance for this type of deposit, the deposit is renewed for the remainder of the amount, with interest applied according to the Bank's Tariff and Appendix 1 thereto effective on the date of the renewal, and the term specified when opening the deposit starts running anew.
8. Upon expiration of the term of the deposit agreement, in case none of the parties explicitly terminates it and unless otherwise agreed in the agreement itself, it shall be ex officio renewed for the same period and under interest conditions applicable for the relevant type of deposit according to the Bank's Tariff and Appendix 1 thereto applicable on the date of the renewal.
9. As of the date of the introduction of the euro in the Republic of Bulgaria, the respective rates specified in this Bulletin for EUR accounts will apply for the minimum amounts for opening EUR accounts, the minimum interest-bearing amounts and the minimum balances on already opened EUR accounts, as well as all BGN accounts converted into EUR accounts.

III. FIXED-TERM DEPOSITS

III.1. Deposits with a maturity of up to 24 months							
Currency	Minimum interest-bearing amount	Annual interest rate					
		1 month	3 months	6 months	12 months	18 months	24 months
BGN	100.00	0.01%	0.02%	0.03%	0.05%	0.09%	0.12%
EUR	50.00	0.01%	0.02%	0.03%	0.05%	0.09%	0.12%
USD	50.00	0.01%	0.02%	0.03%	0.04%	–	–

1. Minimum opening amount: BGN 100.00 / EUR 50.00 / USD 50.00, whereby the deposit account is opened with the deposit amount, by depositing it at the Bank's teller desk or by debiting another payment account opened and maintained with the Bank.
2. Additionally depositing funds is permitted at any time, without affecting the maturity date of the deposit. When additionally depositing funds on a deposit account, the Bank charges and pays interest on the deposited amount on the maturity date, starting from the date of crediting the funds on the account.
3. Upon expiration of the term of the deposit agreements concluded before 2 October 2011, in case none of the parties explicitly terminates it, the agreement shall be ex officio renewed for the same period at the interest rate of the standard fixed-term deposit in accordance with the Bank's Tariff and Appendix 1 thereto applicable on the date of the renewal.

III.2. Deposits with a maturity of 36 months		
Currency	Minimum interest-bearing amount	Annual interest rate
BGN	10,000.00	0.20%
EUR	5,000.00	0.20%

1. Minimum opening amount: BGN 10 000.00 / EUR 5 000.00, whereby the deposit account is opened with the deposit amount, by depositing it at the Bank's teller desk or by debiting another payment account opened and maintained with the Bank;
2. The depositor is not entitled to deposit additional amounts into the deposit account of the 36-month deposit after the date of the opening of the deposit. The violation of the condition under the previous sentence constitutes a default on the Depositor's obligations under the deposit and the Bank does not charge or have to pay the agreed interest on the amount in the deposit account.
3. The deposit is not ex officio renewed for a new term and the Bank does not charge or have to pay interest after the maturity date.

III.3. TEXIM BANK TEMPO			
Currency	Minimum interest-bearing amount	Term in months	Interest rate on an annual basis
BGN	100.00	6	1.00%
BGN	100.00	12	1.30%
III.4. TEXIM BANK EURO FIX			
Currency	Minimum interest-bearing amount	Term in months	Interest rate on an annual basis
EUR	50.00	6	1.00%
EUR	50.00	12	1.30%

1. Minimum opening amount: BGN 100.00 / EUR 50.00, whereby the deposit account is opened with the deposit amount, by depositing it at the Bank's teller desk or by debiting another payment account

opened and maintained with the Bank.

2. When opening a deposit account until the date of the introduction of the euro in the Republic of Bulgaria, the clients are entitled, upon opening and making additional deposits, to benefit from the fixed exchange rate of BGN to euro of the Bulgarian National Bank on the date of the currency conversion.

3. Additionally depositing funds is permitted at any time, without affecting the maturity date of the deposit. When additionally depositing funds on a deposit account, the Bank charges and pays interest on the deposited amount on the maturity date, starting from the date of crediting the funds on the account.

4. When disposing of the funds, in whole or in part, before the maturity date, in case the client has benefited from the opportunity to convert the deposit amount at the fixed EUR/BGN exchange rate of the BNB upon the initial or additional deposit of funds into the deposit account, but breaks the deposit before the maturity date, the latter has to pay the Bank a penalty equivalent to the difference between the fixed EUR/BGN exchange rate of the BNB at which the amount was converted and the relevant commercial EUR/BGN exchange rate of the Bank valid on the conversion date, on the entire converted amount;

5. Upon termination of the Bank's offering of the deposit product TEXIM BANK EURO FIX and/or TEXIM BANK TEMPO and upon expiration of the contract term, and in case neither of the parties terminates it, the contract is ex officio renewed for the same term and under the interest terms applicable for a standard deposit offered by the Bank, according to the Tariff of the BANK and Appendix 1 thereto applicable on the date of the renewal.

III.5. TEXIM ONLINE			
Currency	Minimum interest-bearing amount	Annual interest rate	
		6 months	12 months
BGN	3,000.00	1.15%	1.60%
EUR	1,500.00	1.15%	1.60%

1. The deposit is opened online: <https://www.teximbank.bg/onlain-uslugi/>.

2. The specified interest rates are valid for deposits up to BGN 1,000,000.00 / EUR 500,000.00. The interest rate for deposits above the specified amounts is negotiated individually. If such rate is not agreed, the interest rate applicable on the deposit is considered to be 0.00%.

3. Minimum opening amount: BGN 3 000.00 / EUR 1 500.00. The deposit account is funded within 10 calendar days following the date of conclusion of the contract, by transfer from the personal account of the individual - holder with a Bulgarian bank or another bank in the European Economic Area, or in cash at an office of the Bank.

4. After the expiration of the term for funding the deposit account, additional depositing is not permitted.

5. Upon renewal of the deposit term, a new term of 10 calendar days begins, during which additional deposits are permitted.

6. Disposal of funds before the maturity date is carried out: through mobile banking/internet banking - for transfer of funds to another payment account of the Depositor with the Bank; in an office of the Bank's - for transfer of funds to accounts with other banks or cash withdrawal.

7. On the maturity date - the depositor may dispose of the funds from the deposit without restrictions.

8. Upon termination of the Bank's offering of the deposit product TEXIM ONLINE and upon expiration of the contract term, and in case neither of the parties terminates it, the contract is ex officio renewed for the same term and under the interest terms applicable for a standard deposit offered by the Bank, according to the Tariff of the BANK and Appendix 1 thereto applicable on the date of the renewal.

IV. SAVINGS ACCOUNT

Currency	Minimum interest-bearing amount	Annual interest rate
BGN	10.00	0.01%
EUR	10.00	0.01%
USD	10.00	0.02%

1. Minimum opening amount: BGN 10.00 / EUR 10.00 /USD 10.00;
2. The Bank does not pay interest on savings deposits with interest-bearing amounts below the minimum;
3. Interest payment – on the last business day of each calendar year or upon closure;
4. Additional depositing is permitted at any time and without restriction;
5. When disposing of the deposit funds, the client has to pay fees and commissions specified in the Bank's Tariff effective as of the time of the relevant operation.

V. CURRENT ACCOUNT

Currency	BGN	EUR	USD
Minimum balance	not required	not required	not required
Annual Interest Rate	0.00%	0.00%	0.00%

VI. DISPOSABLE ACCOUNT

Minimum average daily balance in BGN	Annual interest rate
up to 999.99 inclusive	0.00%
over 999.99	0.005%
Minimum average daily balance in EUR	Annual interest rate
up to 499.99 inclusive	0.00%
over 499.99	0.005%

1. "Disposable account" is a savings account intended for individuals.
2. The minimum opening amount is BGN 1,000.00 for accounts in BGN and EUR 500.00 for accounts in EUR.
3. Amounts on the account can be deposited and withdrawn at any time.
4. In the event that as a result of operations with the account, the amount becomes less than the required minimum opening amount, the Bank ceases accruing interest. The Bank resumes accruing interest in the event the account is credited with an amount exceeding the required minimum opening amount.
5. No interest is accrued on the account in cases where the amount of the average daily balance on the account for the interest accrual period is less than the minimum specified. The Bank resumes the accrual of the account where an amount is credited and where the average daily balance thereof for the period of interest accrual is equal to or above the interest-bearing minimum.
6. The interest rate is calculated on the average daily balance for a monthly period depending on the interest rate scale.
7. The interest accrual of the account is made on the last business day of each calendar month or on the date of its closure.

