

INTEREST RATES BULLETIN OF TOKUDA BANK AD
Effective January 24, 2018

I. INTEREST RATES FOR INDIVIDUALS

A. Term deposits for individuals

1. DEPOSIT TOKUDA INVEST

BGN				
Amount/term	12 months	18 months	24 months	36 months
1,000 – 5,000	0,60%	0,80%	1,00%	1,20%
5,000.01 – 15,000	0,70%	0,90%	1,10%	1,25%
Over 15,000.01	0,80%	1,00%	1,20%	1,30%
EUR				
Amount/term	12 months	18 months	24 months	36 months
500 – 3,000	0,60%	0,80%	1,00%	1,20%
3,000.01 – 8,000	0,70%	0,90%	1,10%	1,25%
Over 8,000.01	0,80%	1,00%	1,20%	1,30%
USD				
Amount/term	12 months	18 months	24 months	36 months
1,000 – 10,000	0,60%	0,90%	1,20%	1,30%
Over 10,000.01	0,80%	1,00%	1,40%	1,50%

During the whole term of the deposit, the Depositor may increase the deposit amount with additional funds limited to the total amount of seven times the initial principal. At maturity the deposit is automatically rolled over as a TOKUDA INVEST deposit for the same term and currency but at the interest rate quoted by the Bank for TOKUDA INVEST deposits at the date of the renewal. In case the deposit is terminated prior to its maturity the Bank applies the interest rate paid on current accounts for the respective currency.

2. DESPOSIT TOKUDA STANDARD

Currency/term	1 month	3 months	6 months	12 months
BGN	0,10%	0,25%	0,35%	0,50%
EUR	0,10%	0,20%	0,30%	0,45%
USD	0,20%	0,30%	0,50%	0,70%
GBP	0,20%	0,30%	0,40%	0,50%
CHF	0,01%	0,05%	0,10%	0,15%

Minimum required balances - 100 BGN/EUR/USD, 50 GBP / 150 CHF

During the whole term, the Depositor may increacete deposit for the total amount of seven times the principal. 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.

3. DEPOSIT TOKUDA PREMIUM – without fixed maturity

The Depositor may deposit any amount over the principal. The deposit is without fixed terms and is closed at Depositor’s request. The Depositor receives the whole amount of the interest accrued for the respective period for which the deposit amount has been deposited.

Currency	200- 10 000	10 000,01 - 50 000	over 50 000,01
BGN	0,05%	0,15%	0,20%
EUR	0,05%	0,15%	0,20%
USD	0,10%	0,20%	0,30%

4. MY CHILDHOOD – children’s saving account

Currency	Interest rate
BGN	1,20%
EUR	1,00%
USD	1,00%

Minimum required balances –10 BGN/EUR/ USD

During the whole term, the Depositor may deposit any amount over the principal. Children’s Savings-accounts 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 current account in compliance with the actual Interest Rates Bulletin of Tokuda Bank AD at the time of maturity.

B. Current accounts for individuals

1. Debit card Maestro for Pensioners:

Amount	Interest rate
Up to 1 200 BGN	1,00%
1 200,01 - 2000 BGN	0,60%
Over 2 000,01 BGN	0,20%

Minimum required balances –5 BGN

2. Interest rates on accounts

Currency	Account	Minimum required balances	Minimum accrued balances	Annual interest rate
BGN	Current account	10	100	0,01%
	Current account with debit card	10	100	0,01%
	Payment account with basic features	10	100	0,01%
	Debit card Maestro for Pensioners	5	50	according B1
	credit card	50	-	-
	Donation account	10	-	-
EUR	Current account	5	50	0,01%
	Donation account	5	-	-
USD	Current account	7	50	0,01%
	Donation account	7	-	-
GBP	Current account	4	-	-
	Donation account	4	-	-
CHF	Current account	8	-	-
	Donation account	8	-	-
JPY	Current account	700	-	-
	Donation account	700	-	-

The interest accrued is paid at the end of each calendar year.

II. INTEREST RATES FOR CORPORATES

A. Time deposits for corporates

1. DEPOSIT TOKUDA BUSINESS INVEST:

Currency/term	1 month	3 months	6 months	12 months
BGN	0,10%	0,20%	0,30%	0,40%
EUR	0,05%	0,15%	0,25%	0,35%
USD	0,10%	0,20%	0,40%	0,60%

Minimum required balances – 1 000 BGN/EUR/USD

Maximum balance - 500 000 BGN/ 250 000 EUR/USD

B. Interest rates on accounts

Currency	Account	Minimum required balances	Minimum accrued balances	Annual interest rate
BGN	Current account	30	500	0,01%
	Current account with debit card	5	50	0,01%
	Accounts for registration of new company	20	-	-
	Liquidation account	30	30	0,01%
	Insolvency account	30	30	0,01%
	Escrow account	30	as per agreement	
EUR	Current account	15	250	0,01%
	Accounts for registration of new company	10	-	-
	Liquidation account	15	15	0,01%
	Insolvency account	15	15	0,01%
	Escrow account	15	as per agreement	
USD	Current account	20	250	0,01%
	Account for registration of new company	10	-	-
	Liquidation account	20	20	0,01%
	Insolvency account	20	20	0,01%
	Escrow account	20	as per agreement	
GBP	Current account	12	-	-
	Account for registration of new company	10	-	-
	Liquidation account	12	-	-
	Insolvency account	12	-	-
	Escrow account	12	as per agreement	
CHF	Current account	23	-	-
	Account for registration of new company	20	-	-
	Liquidation account	23	-	-
	Insolvency account	23	-	-
	Escrow account	23	as per agreement	
JPY	Current account	2000	-	-
	Liquidation account	2000	-	-
	Insolvency account	2000	-	-
	Escrow account	2000	as per agreement	

The interest accrued is paid at the end of each calendar year.

Additional terms and conditions:

1. The annual interest rates on deposit, current accounts, liquidation accounts, insolvency accounts, accounts for registration of new company shall be calculated at the basis of 30 interest bearing days per month and 360 days in a year. The interest rates on up to one month products shall be calculated an interest convention 365/360.
2. TOKUDA BANK AD reserves its right to change the interest rates quoting above as well as its products. The new interest rates for deposits with fixed maturity shall be effective to the existing deposits starting from the date of the first maturity following the date the change has taken effect.
3. The annual interest on current accounts is paid at the end of each calendar year. The annual interest accrued on escrow accounts, insolvency accounts is paid according to the agreement.
4. 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 BGN 196,000.
5. *Appendix 1* to this Interest Rates Bulletin regulates interest rates, not currently offered.
6. The present Interest Rates Bulletin is executed in Bulgarian and English language and in case of discrepancy between Bulgarian and English version, the Bulgarian language version shall prevail.
7. The present Interest Rates Bulletin is approved by the Management Board of the Bank on October 31, 2017 and is effective November 08, 2017.

INTEREST RATES BULLETIN FOR LEGACY PRODUCTS

The following products are not currently offered for new customers and new deals by existing customers. The rates are applicable only on legacy products till their maturity.

I. Interest rates on legacy products for individuals:

1. According to the terms and conditions of the Interest Rates Bulletin, Tokuda Standard deposit rates apply for roll overs of deposits Tokuda Standard+ and Tokuda Avangard. Tokuda Standard+ and Tokuda Avangard are not currently offered to new customers and new deposits to existing customers.

2. TOKUDA CHILDHOOD DEPOSITS

Currency	Interest rate
BGN	1,20%
EUR	1,00%
USD	1,00%

3. TOKUDA INVEST – 30 months deposits

BGN	30 months
1,000 – 5,000	1,30%
5,000.01 – 15,00	1,40%
over 15,000.01	1,50%
EUR	30 months
500 – 3,000	1,20%
3,000.01 – 8,000	1,30%
over 8,000.01	1,40%
USD	30 months
1,000 – 10,000	1,40%
10,000.01	1,60%

4. DEPOSIT TOKUDA BONUS+

Currency/ term	1 m.	2 m.	3 m.	4 m.	5 m.	6 m.	7 m.	8 m.	9 m.	10 m.	11 m.	12 m.
BGN	0,05%	0,10%	0,15%	0,20%	0,25%	0,30%	0,35%	0,45%	0,55%	0,65%	0,85%	1,00%
EUR	0,05%	0,10%	0,15%	0,20%	0,25%	0,30%	0,35%	0,40%	0,50%	0,60%	0,75%	0,90%

5. DEPOSIT TOKUDA ADVANS+

Currency/term	12 months	18 months	24 months
BGN	0,40%	0,60%	0,80%
EUR	0,35%	0,55%	0,75%

6. STANDARD TERM DEPOSITS - GBP and CHF:

Term	1 month	3 months	6 months	12 months
GBP	0,20%	0,30%	0,40%	0,50%
CHF	0,01%	0,05%	0,10%	0,15%