

**INTEREST RATES BULLETIN OF TOKUDA BANK AD**  
**Effective October 01 , 2021**

**I. TERM DEPOSITS FOR INDIVIDUALS**

**DEPOSIT TOKUDA CLASSIC**

Currency/term	3 months	6 months	12 months	18 months	24 months	36 months
BGN	0,03%	0,10%	0,30%	0,35%	0,40%	0,50%
EUR	0,03%	0,10%	0,30%	0,35%	0,40%	0,50%
USD	0,05%	0,10%	0,20%	0,25%	0,30%	0,40%
GBP	0,00%	0,00%	0,00%	-	-	-
CHF	0,00%	0,00%	0,00%	-	-	-

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

**Maximum balance** - 500 000 BGN/ 250 000 EUR/USD/250 000 CHF/ 200 000 GBP

During the term of the deposit, the Depositor may not increase the deposit amount with additional funds. At maturity the deposit is automatically rolled over as a TOKUDA CLASSIC deposit for the same term and currency but at the interest rate quoted by the Bank for TOKUDA CLASSIC 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. For deposits over 500 000 BGN/ 250 000 EUR/USD/250 000 CHF/ 200 000 GBP and cumulative amount on a customers level, above these maximum amounts are subject to negotiation with Treasury Department on the following telephone numbers: +359 2/ 403 79 40; +359 2/ 403 79 41.

**MY CHILDHOOD – children’s saving account**

Currency	Interest rates
BGN	0,30%
EUR	0,30%
USD	0,50%

**Minimum required balances** – 10 BGN/EUR/ USD

During the 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.

For all existing children’s saving accounts, the new interest rates apply effective October 09, 2021.

## II. CURRENT ACCOUNTS FOR INDIVIDUALS

### 1. Interest rates on accounts

Currency	Account	Minimum required balances	Minimum accrued balances	Annual interest rate
BGN	Current account	10	100	0,00%
	Current account with debit card	10	100	0,00%
	Payment account with basic features	10	100	0,00%
	Debit card Maestro for Pensioners	5	50	0,20%*
	Donation account	10	-	-
EUR	Current account	5	50	0,00%
	Donation account	5	-	-
USD	Current account	7	50	0,00%
	Donation account	7	-	-
GBP	Current account	4	-	-
	Donation account	4	-	-
CHF	Current account	8	-	-
	Donation account	8	-	-
JPY	Current account	700	-	-
	Donation account	700	-	-

\*For all existing accounts with Debit card Maestro for Pensioners, the new interest rates apply effective October 09, 2021.

## III. TIME DEPOSITS FOR CORPORATES

### DEPOSIT TOKUDA BUSINESS CLASSIC

Currency/term	3 months	6 months	12 months
BGN	0,00%	0,00%	0,03%
EUR	0,00%	0,00%	0,03%
USD	0,03%	0,10%	0,15%

**Minimum required balances** – 1 000 BGN/EUR/USD

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

During the term of the deposit, the Depositor may not increase the deposit amount with additional funds. At maturity the deposit is automatically rolled over as a TOKUDA BUSINESS CLASSIC deposit for the same term and currency but at the interest rate quoted by the Bank for TOKUDA BUSINESS CLASSIC 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. For deposits over 500 000 BGN/ 250 000 EUR/USD and cumulative amount on a customers level, above these maximum amounts are subject to negotiation with Treasury Department on the following telephone numbers: +359 2/ 403 79 40; +359 2/ 403 79 41.

## IV. ACCOUNTS FOR CORPORATES

Currency	Account	Minimum required balances	Minimum accrued balances	Annual interest rate
BGN	Current account	30	500	0,00%
	Current account with debit card	5	50	0,00%
	Accounts for registration of new company	20	-	-
	Liquidation account	30	-	0,00%
	Insolvency account	30	-	0,00%
	Escrow account	30	as per agreement	
EUR	Current account	15	250	0,00%
	Accounts for registration of new company	10	-	-
	Liquidation account	15	-	0,00%
	Insolvency account	15	-	0,00%
	Escrow account	15	as per agreement	
USD	Current account	20	250	0,00%
	Account for registration of new company	10	-	-
	Liquidation account	20	-	0,00%
	Insolvency account	20	-	0,00%
	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	

**V. DISCONTINUED PRODUCTS FOR INDIVIDUALS**

TOKUDA STANDARD deposit interest rates apply for rolled overs TOKUDA STANDARD+, TOKUDA AVANGARD, STANDARD TERM DEPOSITS in GBP and CHF.

The Bank applies annual interest rate of 0,00% for TOKUDA INVEST – 12 months deposits, 30 months deposits, TOKUDA BONUS +, TOKUDA AVANS+, TOKUDA STANDARD, TOKUDA INVEST.

MY CHILDHOOD – children’s saving account deposit interest rates apply for rolled overs of TOKUDA CHILDHOOD DEPOSITS.

**DEPOSIT TOKUDA PREMIUM – without fixed maturity**

Currency	Interest rates
BGN	0,00%
EUR	0,00%
USD	0,00%

For all existing deposits Tokuda Premium – without fixed maturity, the new interest rates apply effective October 09, 2021.

**VI. DISCONTINUED PRODUCTS FOR CORPORATES**

The Bank applies annual interest rate of 0,00% for TOKUDA BUSINESS INVEST – 1,3,6 and 12 months deposits.

**VII. ADDITIONAL TERMS AND CONDITIONS**

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.

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.

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.

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.

The Bank reserves its right to refuse to accept or renew deposits exceeding the maximum balance for each deposit product . In case a client has opened five active deposits in the Bank, the terms of each subsequent one are agreed between the parties.

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. The present Interest Rates Bulletin is approved by the Management Board of the Bank on September, 28, 2021 and is effective October 01, 2021.