

„Условия по депозитни продукти“:

Name	Deposit „Opportunity“
Account Holder	Legally capable natural person
Deposit type	24-month term deposit with increasing interest and automatic renewal
Interest rate	Interest increases every 6 months according to the Interest Rate Bulletin.
Term	24 months.
Currency	BGN, EUR, USD.
Minimum balance to maintain	5 000 BGN / 2 500 EUR/ 2 500 USD Shall be provided not later than 7 calendar days from the day of opening the deposit account or from the automatic renewal of the deposit.
Maximum amount of the deposit	No limit
Depositing additional amounts	Not later than the first 7 calendar days, from the opening of the deposit account, respectively from the renewal of the deposit.
Accrual of interest	Interest is accrued daily on the deposit account balance
Payment of interest	Every 6 months of the deposit period. Interest shall be paid into the Deposit Account (without capitalisation) or into any other account of the Depositor's choice, as the due interest income tax, according to the current legislation, is deducted.
Disposal of funds	Disposing of funds shall be permitted on the last day of each six-month deposit period, provided that if the balance remaining after disposition exceeds the Minimum Balance, the deposit period shall continue and the terms of the deposit shall not be breached. Disposing of funds prior to the maturity date and on a date other than the last day of each six-month period leads to early termination of the deposit.
Early termination	The Account Holder has the right to early termination at any time of the term of the deposit, without prior notice, in accordance with the concluded agreement and the GTCPS, in which case the Bank shall not owe the Holder any interest accrued on the amount of the deposit from the start date of the relevant six (6) month interest period until the time when the termination occurred. Upon partial disposition of the funds prior to maturity, and on a date other than the last day of each six-month period, the deposit shall automatically renew.
Automatic renewal	In case of automatic renewal of the deposit according to the contract for a new period of 24, the condition of minimum balance to maintain and period for depositing - 7 calendar days are preserved, and the amount of the deposit is compounded with the applicable interest rate for this product at the date of renewal, according to the current Interest Rate Bulletin.

Interest rate in case of non-fulfillment of the terms of the deposit	According to the Interest Rate Bulletin
Fees and commissions	According to the GTCPS and the Tariff.
The present deposit is offered as of 18/10/2024	