


**TARIFF FOR INTEREST RATES AND FEES**
**FOR CONSUMER, CONSUMER AGAINST MORTGAGE AND MORTGAGE LOANS**

The following determined interest rates on Consumer, Consumer Against Mortgage and Mortgage Loans are valid from 23.07.2014:

CONSUMER LOANS				
CURRENCY	UP TO 2 YEARS	FROM 2 TO 5 YEARS	FROM 5 TO 10 YEARS	COLLATERAL
EUR	7% fixed	3M Euribor+ 7,min.8%	3M Euribor+ 9,min.10%	GUARANTOR(S)/ SALARY TRANSFER
BGN	7.5% fixed	3M Sofibor +7.5,min.8.5%	3M Sofibor+ 10,min.11%	

**The fees and commissions, which the Branch applies in regard to consumer loans are:**

- Application fee for consumer loans- 0.1% from the loan amount, min.25EUR, max.50 EUR;

-In case of pre-payment of consumer loan with fixed interest rate- 1% over the pre-paid amount when the remaining term to maturity is more than 1 year; 0.5% over the pre-paid amount when the remaining term to maturity is less than one year;

CONSUMER LOANS AGAINST MORTGAGE				
CURRENCY	UP TO 2 YEARS	FROM 2 TO 5 YEARS	FROM 5 TO 10 YEARS	COLLATERAL
EUR	6.75% fixed	3M Euribor+ 7, min 7.5%	3MEuribor+9,min.10%	MORTGAGE / SALARY TRANSFER
BGN	7.25% fixed	3M Sofibor+7.5,min 8.5%	3M Sofibor+10,min.11%	

MORTGAGE LOANS (HOUSING LOANS)				
CURRENCY	UP TO 2 YEARS	FROM 2 TO 5 YEARS	FROM 5 TO 15 YEARS	COLLATERAL
EUR	6% fixed	3M Euribor +6, min.6.50%	3M Euribor+ 6.50 ,min. 7%	MORTGAGE / SALARY TRANSFER
BGN	6.5% fixed	3M Sofibor + 6.50,min.7.50%	3M Sofibor+ 7,min.8%	

\*Mortgage loans with maturity longer than 15 years are by arrangement;



**The fees and commissions, which the Branch applies in regard to consumer against mortgage and mortgage loans are:**

1) Application fee:

-Up to 25.000 EUR or equivalence in other currency- fixed amount of 50 EUR or the BGN equivalence;

-Over 25.000 EUR or equivalence in other currency 0.2% over the loan amount, max.150 EUR or the BGN equivalence;

2) Charges for legal services and preparation of documentation for notary deed- fixed fee of 50 EUR or the BGN equivalence;

3) Charges for legal services for release of mortgage -fixed fee 50 EUR or the BGN equivalence;

4) All expenses for inscription of the notary deed (notary fees, taxes for the Registry Agency, etc.) are for the account of the Borrower;

5) Renegotiation fee- 0.1% from the principal outstanding amount;

6) Pre-payment fee:

-In the cases of Consumer Loans Against Mortgage and Mortgage Loans- 1% pre-payment fee over the outstanding loan amount is due within the 1<sup>st</sup> year of the loan;

- In the cases when the debtor is fully liable for repayment of the loan with all its property in accordance to Article 133 of the Law for the Contract and Obligations, the Bank will consider up to 75% of the market appraisal value of the collateral provided;

-In the cases when the debtor's liability is limited to the mortgaged property the Bank will consider up to 50% of the market appraisal value of the collateral provided. The applied interest rate will be 0.25 % higher to the rates stated in the Tariff;

-In cases of refinancing of a loan in other Bank, 0.25% less will be applied from the rates stated in the Tariff;

-Salary transfer is essential (by agreement, evaluated case by case);

**Additional Remarks:**

- Number of guarantors depends on the Bank's assessment.
- In case that the collateral is mortgage, property in Turkey can be also acceptable.
- The Bank can finance purchase of property in Turkey as well.
- The market levels of EURIBOR/SOFIBOR/LIBOR are the values officially published 2 (two) working days before the date of the Loan Contract.
- If the collateral is pledge of cash/deposit which is hold in T.C .Ziraat Bankasi (including its offices Turkey), guarantors are not required and the interest rate is by arrangement.

**Methodology for determining loan interest rate:**

-The interest rate is determined by Referent Interest Rate + Fixed Addition;

-The Referent Interest Rate is the market value of SOFIBOR/EURIBOR/LIBOR in accordance to the publication BNB internet page;