

## EXTRACT OF DECISION ON BANK INTEREST RATES

### A. EURO ASSETS

#### A.1. SIGHT DEPOSITS

	Annual interest rate
Transaction account	0,01%
Deposit transaction account	0,01%
Permitted negative balance on transaction account (overdraft)	Legal interest rate for late payment - 0,05%*
Interest rate for late payment	Legal interest rate for late payment**
* The interest rate of late payment interest, as specified in the Act on the prescribed interest rate of late payment interest, reduced by 0.05 percentage points.	
** The interest rate of late payment interest, as specified in the Act on the prescribed interest rate of late payment interest	

#### A.2. SAVINGS ACCOUNTS AND SAVINGS BOOKS

Savings account	Compound nominal interest rate (variable)	Fixed annual interest rate
Savings account	/	0,01%
Savings book*	/	0,01%
Youth savings account **	30% 3M EURIBOR or at least 0,010 %	/
Online Plus savings account**		
in the amount Up to 1.000,00 EUR	5% 3M EURIBOR or at least 0,015 %	
in the amount from 1.000,01 EUR to 10.000 EUR	10% 3M EURIBOR or at least 0,017 %	
in the amount from 10.000,01 EUR to 50.000,00 EUR	20% 3M EURIBOR or at least 0,019 %	
in the amount from 50.000,01 EUR	30% 3M EURIBOR or at least 0,020 %	
Savings account Multi**	/	0,10%
* Applies to existing retail savings deposit accounts opened before 28 April 2008.		
** Product is not actively offered anymore.		

### A.3. DEPOSITS

#### A.3.1. FLEXI DEPOSIT

Flexi deposit is a 12-month deposit with two automatic extensions with an agreed maximum 3-year period of maturity and a fixed interest rate.

Alternatively, Flexi deposit is a 3-month deposit with 11 automatic extensions with an agreed maximum 3-year period of maturity and a fixed interest rate.

Flexi deposit allows the clients to access the committed monetary funds without incurring the costs of early deposit termination before each automatic deposit extension.

#### UniCredit Banka Slovenija d.d.

Ameriška ulica 2  
SI-1000 Ljubljana  
Slovenia

Ph.: +386 1 5876 600  
Fax: +386 1 5876 684

Registered with the District Court in Ljubljana  
under Reg. no. 1/10521/00, Share capital  
20,383,764.81 EUR, Reg. no.: 5446546000; VAT  
ID no.: SI59622806; Transaction account (IBAN):  
SI56 2900 0190 0030 037, SWIFT: BACXS122.

Commitment period for Flexi deposits	Regular interest rate*	Interest rate when concluding in	Commitment period for Flexi deposits
12 months (2 extensions)	0,90%	1,00%	3,00%
3 months (11 extensions)	0,70%	0,80%	3,00%

\* Applies to existing and new customers.  
 \*\* Fixed interest rate for Flexi deposit applicable when concluded in online channels can only be obtained using UniCredit Bank online bank. The uniform annual interest rate for given maturity as part of the offer in online channels is valid for deposits in the amounts between 500 EUR and 100.000 EUR.  
 \*\*\* Exclusive fixed interest rate for Flexi deposit can only be obtained by new clients who open current account with package Sproščeni, Aktivni or Brezmejni, for one deposit in the amount between 500,00 EUR and 100.000,00 EUR. New clients are those who did not have an active current account at UniCredit Bank on 19.9.2022.  
 If you are not a resident of Slovenia, you may only conclude a deposit where only the principal of the deposit is extended upon automatic extension of the commitment period. At the end of the commitment period the interest shall be paid to a client's account at UniCredit Bank.

### A.3.2. FIXED-TERM DEPOSIT

Deposit commitment period	Annual interest rate*
From 91 days to 180 days	0,01%
From 181 days to 365 days	0,01%
From 24 months to 36 months	0,01%
Over 60 months	0,01%

\* Offer applies to deposits concluded for the purpose of pledging the deposit (as collateral).  
 The minimum amount is 500,00 EUR.

## B. FOREIGN CURRENCY ASSETS

### B.1. SIGHT DEPOSITS

	Currency	Annual interest rate
Transaction account and Savings account	USD	0,10%
Savings book*	USD	0,01%
Transaction account and Savings account	CHF	0,00%
Savings book*	CHF	0,00%
Transaction account and Savings account	GBP	0,01%
Savings book*	GBP	0,01%
Transaction account and Savings account	JPY	0,00%
Savings book*	JPY	0,00%
Transaction account and Savings account	AUD	0,10%
Savings book*	AUD	0,01%
Transaction account and Savings account	CAD	0,10%
Savings book*	CAD	0,01%
Transaction account and Savings account	DKK	0,00%
Savings book*	DKK	0,00%
Transaction account and Savings account	SEK	0,00%
Savings book*	SEK	0,00%
Transaction account and Savings account	NOK	0,01%

\* Applies to existing retail savings deposit accounts opened before 28 April 2008.

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## B.2. DEPOSITS

Commitment period	Currency	From amount	Annual interest rate*
Over 1 month	USD	1.000,00	0,01%
Over 3 months	USD	1.000,00	0,05%
Over 6 months	USD	1.000,00	0,05%
Over 12 months	USD	2.000,00	0,10%
Over 24 months	USD	2.000,00	0,10%
Over 1 month	CHF	1.000,00	0,00%
Over 3 months	CHF	1.000,00	0,00%
Over 6 months	CHF	1.000,00	0,00%
Over 12 months	CHF	2.000,00	0,00%

\* Higher interest rates are subject to business cooperation with UniCredit Bank, depending on the amount, selected maturity and the type of business cooperation with UniCredit Bank.

## C. CREDIT CARDS

Classic and Gold VISA CARD	Annual interest rate
Interest rate for debit - credit VISA card	Legal interest rate for late payment - 0,05%*

\* The interest rate of late payment interest, as specified in the Act on the prescribed interest rate of late payment interest, reduced by 0.05 percentage points.

## D. OTHER

Legal interest rate for late payment is set at 10,50% annually, valid from 01.01.2023.

For additional information please contact a bank consultant at your nearest branch.

Interest rates apply from 10<sup>th</sup> April 2023 until revocation.

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