

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 (Product is not actively offered anymore)

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: BACXSJ22.

Commitment period for Flexi deposits*	Regular interest rate	Interest rate when concluding in online bank
12 months (2 extensions)	0,90 %	1,00 %
3 months (11 extensions)	0,70 %	0,80 %
*Product is not actively offered anymore		

A.3.2. FIXED-TERM DEPOSIT

Deposit commitment period	Annual interest rate*	Annual interest rate when concluding in Mobile bank GO! and Online poslovanje**
From 31 to 90 days	0,60 %	1,00 %
From 91 to 365 days	1,10 %	1,50 %
Above 12 to 24 months	1,50 %	1,90 %
Above 24 to 36 months	1,70 %	2,10 %
Above 36 to including 60 months	1,90 %	2,30 %
* The minimum possible deposit amount is EUR 500.00		
** Fixed interest rate for Fixed-term deposit applicable when concluded in online channels can only be obtained using UniCredit Bank Online bank, mobile bank GO! and Online poslovanje. The uniform annual interest rate for given maturity as part of the offer in online channels is valid for deposits in the amount between 500 EUR and 100.000 EUR.		

SPECIAL OFFER

Deposit commitment period	Annual interest rate under the special offer for new and existing clients*
Above 12 to 24 months (package Brezmejni and Elitni zdravnik)	3,10 %
Above 12 to 24 months (package Aktivni)	2,50 %
Above 12 to 24 months (package Sproščeni)	2,20 %
The fixed annual interest rate under this special offer applies to new customers who, during the promotional period, open a transaction account with UniCredit Bank, sign a subscription agreement for one of the mutual funds offered by the Bank, and establish a standing order for monthly investments in the selected fund in a minimum amount of EUR 50. The special offer also applies to existing customers who place new funds in a term deposit and who, at the time of concluding the term deposit agreement, have signed a subscription agreement for one of the mutual funds offered by the Bank and have established a standing order for monthly investments in the fund in a minimum amount of EUR 50. New funds shall mean all funds transferred from an account held with another bank to a transaction account maintained with UniCredit Bank after 15 September 2026. The offer is available for the placement of one term deposit per customer in an amount ranging from EUR 500 to EUR 100,000. A new customer shall mean a person who did not hold a transaction account with UniCredit Bank as of 14 September 2026. The special offer for new and existing customers shall be valid from 15 September 2026 until and including 15 November 2026, or until revoked.	

A.3.3. INVESTMENT COMBINATION

Deposit commitment period	Annual interest rate	
	Contribution ratio 80:20*	Contribution ratio 50:50**
From 91 to 365 days	2,20 %	2,60 %
Above 12 to 24 months	2,50 %	3,00 %
* The contribution ratio within the individual part of the investment combination consists of 80% deposit and 20% investment in mutual funds. The maximum deposit amount is EUR 100,000.00. ** The contribution ratio within the individual part of the investment combination consists of 50% deposit and 50% investment in mutual funds. The maximum deposit amount is EUR 100,000.00. The total amount invested in the investment combination ranges from a minimum of EUR 5,000.00 to a maximum of EUR 200,000.00.		

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.

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.

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 (REVOLVING) CARDS

Credit (revolving) card	Annual interest rate
Interest rate for credit (revolving) 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.

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: BACXSI22.

D. OTHER

The statutory interest rate for late payment is determined by the Act on the Regulated Interest Rate for Late Payment (ZPOMZO-1A) and is published on the Bank of Slovenia's website <https://www.bsi.si/en/statistics/interest-rates/base-interest-rate-tom-and-interest-rate-for-late-payment-zom>

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

Interest rates apply from 1.9.2026 until revocation.

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: BACXSI22.