UniCredit Bank

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: BACXSI22.

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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.		

A.3.3. INVESTMENT COMBINATION

	Annual interest rate	
Deposit commitment period	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.		

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 %

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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.	

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 16.11.2026 until revocation.

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