

NOTIFICATION OF PARTICULAR INTEREST TO ALL CUSTOMERS

Ref. Debit Interest

We would like to inform all our NON-CONSUMER customers, legal entities and private individuals who engage in economic, commercial or professional activity, that as of 9th July 2012, **overdrawn balances registered in current accounts or savings-book accounts**, in any of their different formats, will be charged **debit interest at an annual nominal rate of 25%**.

Please note that the Bank is **not** obliged to approve overdrafts. Consequently, any overdrawn balances must be repaid immediately by the account holders without any formal demand being made.

In the case of overdrawn balances, debit interest will be accrued daily and charged in accordance with the agreed schedule.

22th June 2012