

TARIFF OF FEES AND COMMISSIONS

 **Fibank**
My bank



Dear customers,

As the biggest Bulgarian bank First Investment Bank AD (Fibank) aspires to be one of the best banks in the country, recognized as a rapidly growing, innovative, customer - oriented bank, offering to its customers outstanding products and services in accordance with the best bank practices.

Following this aspiration Fibank aims to be open at the most to its customers and to offer them high level of contentment, building and maintaining long-term relations.

With regard to this Fibank presents to your attention this Tariff of Fees and Commissions (Tariff) which contains information about the fees, commissions and interests applied.

Fibank offers individual approach to each customer as our employees are available with politeness, competence and good care for you and always ready to answer your questions in the Bank's offices as well as in the Contact centre  *bank (*2265),  080 0 11 011.

The present Tariff, a list of Fibank's branches and other topical information may be found on the Bank's corporate website at: www.fibank.bg.



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General provisions





Art. 1	The present Tariff shall be applied for all transactions, products and services ordered and/or executed from or with beneficiary – residents and non-residents, as: 1. Chapter One “Fees and commissions for individuals” shall be applied for individuals who are not registered as traders according to the Commercial Act and do not order commercial payments from their accounts with the Bank connected with their commercial or professional activity. 2. Chapter Two “Fees and commissions for business clients” shall be applied for legal persons, sole traders, branches of local and foreign traders and commercial representative offices of foreign legal persons, freelancers, farmers, non-personified partnerships, other groups under special laws.
Art. 2	Fibank's interest rates, commissions, charges, fees, etc. shall be collected in the same currency in which the bank account has been opened or its equivalence in any other currency at the exchange rate announced by Fibank for the respective currency as of the date of the transaction.
Art. 3	The BGN equivalence of the Bank's commissions, charges and fees for local currency transactions denominated in foreign currency shall be calculated at the Bulgarian National Bank's daily exchange rate of the respective foreign currency to BGN.
Art. 4	The calculation of the equivalence of other amounts (e.g. minimum balances, transaction amounts, etc.) in currencies, different from those stated in the present Tariff, will be based on the Bulgarian National Bank daily exchange rate for the respective currency.
Art. 5	For the purposes of the present Tariff Fibank's customers shall be individuals and business clients who hold an account with First Investment Bank (Fibank) or use bank cards issued by the Bank in their name.
Art. 6	The present Tariff shall regulate the standard fees and commissions applied by Fibank, unless the Bank has expressly negotiated with its clients or correspondents different fees and commissions for particular transactions.



CHAPTER ONE

Fees and commissions for individuals

With us your money
can do more





Bank accounts

	Art. 1	Opening	At Office	Through MyFibank
Cash transactions	1.	Current accounts in local and foreign currency	BGN 5.00	free of charge
	1.1.	Current accounts with debit card in local and foreign currency	BGN 4	free of charge
Purchase and sale of foreign currency	2.	Joint current accounts	BGN 15	not supported
	3.	Saving accounts		
	3.1.	saving account for children	free of charge	not supported
Transfers	3.2.	renewing of a savings-bank book	BGN 2	not supported
	4.	Term deposits	free of charge	free of charge
Cheques in foreign currency	5	Donation accounts	free of charge	not supported
	6.	Other special accounts	by arrangement, min. 0.2%, min. BGN 100	not supported
Lending	Art. 2	Maintenance		
Bank cards	1.	Current accounts in local and foreign currency	BGN 4.50 monthly	BGN 4.50 monthly
	2.	Current accounts with a debit card in local and foreign currency	BGN 2.50 monthly	BGN 2.50 monthly
	3.	Joint current accounts	BGN 12 monthly	not supported
Financial instruments	4.	Saving accounts		
	4.1.	saving account for children	free of charge	not supported
	4.2.	non term saving account	BGN 2.50 monthly	not supported
Distance banking	5.	Term deposits and donation accounts	free of charge	free of charge
	5.1.	Free deposits	BGN 2.00/ EUR 1.00/ USD 1.50 monthly	BGN 2.00/ EUR 1.00/ USD 1.50 monthly
Private banking	6.	Amendment of terms and conditions of special accounts	by arrangement, min. BGN 50	not supported
Gold and commemorative coins	7.	Commission for total daily customer's accounts balance	free of charge	free of charge
Other services				





Bank accounts



Cash transactions

	Art. 3 Closing by order of the Account Holder, before 6 months have passed from conclusion of account contract	At Office	Through MyFibank
	1. Current accounts in local and foreign currency, inc. with issued card	BGN 5	free of charge
Purchase and sale of foreign currency	2. Closing other bank accounts	free of charge	free of charge
	Art. 4 VIP – IBAN		
Transfers	1. For a package for up to 5 accounts	BGN 100	not supported
	Art. 5 Reports (statements) on bank account		
Cheques in foreign currency	1. Report (statement) on bank account – upon request in Fibank		
	1.1. report for a chosen period/day from the current month	BGN 2	
	1.2. monthly report for a previous period up to 6 months as of the last reporting period inclusive	free of charge	
Lending	1.3. monthly report for a previous period more than 6 months	BGN 5.00 per report	
	2. Reports (statements) on bank accounts on an electronic medium – electronic banking "My Fibank"		free of charge
Bank cards	3. Annual Statement of fees		
	3.1 for the previous calendar year – once a year	free of charge	not supported
	Art. 6 Reports (statements) on accounts with bank cards		
Financial instruments	1. Report on account with a debit card – by mail		
	1.1. monthly	BGN 1	
Distance banking	1.2. for 3 months	BGN 2	
	1.3. for 6 months	BGN 3	
	1.4. for 12 months	BGN 5	
Private banking	2. Statement on card account with a credit card on a paper-based medium		
	2.1. monthly by mail	BGN 2	
Gold and commemorative coins	2.2. upon request at Fibank for the last reporting period		free of charge
	2.3. upon request at Fibank for the last reporting period – duplicate	BGN 2	
Other services	2.4. upon request at Fibank for previous reporting period	BGN 10	
	3. Reports (statements) on electronic medium on card accounts, incl. credit card		free of charge



Bank accounts	Art. 7 Bank packages and programs					
	1. Package My Choice	BGN 8.99 monthly				
Cash transactions	2. Package My Choice Online	BGN 5.99 monthly				
	3. Package Digital Light	BGN 2.99 monthly				
	4. Program Digital Me	BGN 3.00 once only				
Purchase and sale of foreign currency	5. Program Digital Me+	BGN 3.00 monthly				
	5.1. for users of the program Digital Me when they are 24 years	BGN 2.75 monthly				
Transfers	6. Payment account for basic transactions		according Appendix			
Cheques in foreign currency						
	Art. 8 Gold account	At Office	Through MyFibank			
Lending	1. Opening	free of charge	free of charge			
	2. Maintenance	0.10% on an annual basis, min. BGN 3.90 monthly	0.10% on an annual basis, min. BGN 3.90 monthly			
Bank cards	3. Closing	free of charge	not supported			
	4. Purchase and sale of dematerialized gold	BGN 2.00	free of charge			
Financial instruments	5. Commission for total daily customer's accounts balance	not applicable	not applicable			
	6. Reports (statements) on bank account – upon request in Fibank					
Distance banking	6.1. report for a chosen period/day from the current month	BGN 2.00				
	6.2. monthly report for a previous period up to 6 months as of the last reporting period inclusive	free of charge				
Private banking	6.3. monthly report for a previous period more than 6 months	BGN 5.00 per report				
	6.4. reports (statements) on bank accounts on an electronic medium		free of charge			
Gold and commemorative coins	Art. 9 Processing of a garnishment notice	BGN 30.00				
Other services						


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Notes:

1. Maintenance fee of a current account with minimum balance under Art. 2, Item 1. shall be collected in the end the interest accrual period.
2. The commission under art. 2, item 7 shall be calculated for the amount, exceeding the specified overall account balance (OAB) in BGN or the equivalence in other currencies (under the BNB exchange rate) for each day of exceeding on actual number of days basis, where the year is considered to be 365 days, respectively 366 days and shall be due daily.
OAB is equal to the total account balance (credit balance for the day) for each account of the client in the Bank, incl. deposit accounts. The commission shall not be applied in case of exceeding the OAB from the interest paid on the day of maturity of the deposit, on balances, used as credit exposure collateral and in case of balances on accounts: a) of minors; b) for donations; c) for special purposes; d) in USD.
Depositing of amounts, exceeding the stated above OAB may contribute to negative profitability to the client's accounts
3. Products and services which are included in the bank packages/ programs under Art. 7 are described in Appendix "Packages and programs for individuals" to Fibank's Tariff.
4. VIP – IBAN can be generated only by opening an account and the fee under Art. 4 is collected by opening of 1 to 5 accounts at once.
5. Duplicate – a report (statement) on a paper-based medium given upon customer's demand in an office/branch different from those where statements are received or when receiving statements on electronic medium through electronic banking "My Fibank".
6. The statement under Art.5, Item 3. is prepared in compliance with Article 106 and 107 of the LPSPS and is provided as of 31.10.2018.
7. The maintenance tax under Art.2, Item 5.1. shall be applied depending on the currency of the account and for contracts for free deposits concluded after 09.11.2015 incl.
8. Commission under Art. 8, item 2 shall be calculated on the credit balances for each day based on the actual number of days, the year considered as consisting of 365 days, 366 days respectively, due to monthly, unless in case of closing the account, when the commission shall be accrued and due as of the date of its closing. Commission shall be paid through the servicing account and calculated at the exchange rate of the Bulgarian lev to the price of gold announced by Bulgarian National Bank for the day. In case servicing account is opened on the currencies, different from Bulgarian lev, the commission shall be recalculated at the Bulgarian National Bank exchange rate for the respective currency as of the date of the transaction.
9. The fee under Art. 9 is due for each garnishment notice received.





	Art. 1	Cash transactions	In local currency	In foreign currency
Bank accounts	1.	Cash deposit	0.20%, min. BGN 2	0.30%, min. EUR 1.50
Cash transactions	1.1.	for repayment of liabilities on loans (including overdrafts) and on credit cards of individuals up to BGN 3,000 / EUR 1,500	free of charge	free of charge
Purchase and sale of foreign currency	2.	Cash withdrawal		
	2.1.	with prior notice up to BGN 200 000 / EUR 100 000	0.70% min. BGN 7	0.70% min. EUR 3.5
	2.2.	without prior notice above BGN 5 000 / EUR 2 500 up to BGN 200 000 / EUR 100 000	BGN 10 plus 0.70% from the amount	EUR 5 plus 0.70% of the amount
Transfers	2.3.	above BGN 200,000 with prior notice/ above EUR 100,000 with prior notice	0.80%	0.80%
	2.3.1.	without prior notice	0.90%	0.90%
	2.4.	from term deposits		
Cheques in foreign currency	2.4.1.	at maturity	free of charge	free of charge
	2.4.2.	before maturity	according Art. 1, items 2.1, 2.2. and 2.3.	according Art. 1, items 2.1, 2.2. and 2.3.
Lending	2.5.	Withdrawal of amounts in foreign currency based on prior declared denomination structure (if possible for the Bank)		0.1% on the amount, min. EUR 5
Bank cards	2.6.	Withdrawal of non-sequestrable amount/withdrawal of amount with permission of the body that imposed the garnishment.		
	2.6.1.	up to BGN 40/ EUR 20	BGN 4	EUR 2
	2.6.2.	above BGN 40/ EUR 20	0.5%, min. BGN 8	0.5%, min. EUR 4
Financial instruments				
Distance banking				
Private banking				
Gold and commemorative coins				
Other services				





Bank accounts	3. Cash transfer to accounts with Fibank (cash deposit to third party's account)		
	3.1. to accounts of individuals		
	3.1.1. when the orderer (an individual) is Fibank's client	0.50%, min. BGN 5	0.50%, min. EUR 2.50
	3.1.2. when the orderer (an individual) is not Fibank's client	BGN 6 plus 0.55%	EUR 3 plus 0.55%
	3.1.3. for repayment of liabilities on loans (including overdrafts) and on credit cards of individuals up to BGN 3,000 / EUR 1,500	free of charge	free of charge
Cash transactions	3.2. to accounts of business clients		
	3.2.1. when the orderer (an individual) is Fibank's client	0.50%, min. BGN 5	0.50%, min. EUR 2.50
	3.2.2. when the orderer (an individual) is not Fibank's client	BGN 6 plus 0.55%	EUR 3 plus 0.55%
	3.3. to customer accounts of insurance brokers and agents according to Art. 155, para 1, Item 2 of the Insurance Code, including when the orderer is not Fibank's client		
Purchase and sale of foreign currency	3.3.1. up to BGN 3,000/ EUR 1,500	BGN 2	EUR 2
	3.3.2. for the amount above BGN 3,000/ EUR 1,500	0.10%, max. BGN 200	0.15%, max. EUR 100
Transfers	3.4. to special accounts according to Art. 25a of the Law on notaries and notarial practice, including when the orderer is not Fibank's client	free of charge	free of charge
Cheques in foreign currency	3.5. to accounts of Ministry of Interior (MI) for payment of fees for administrative services, related with vehicles	according Appendix	
Lending	3.6. to special accounts under Art.24 of the Private Enforcement Agents Act, including when the payer is not a client of Fibank	free of charge	free of charge
Bank cards	4. Counting of BGN coins in case of cash deposit	5% of the amount, min. BGN 10	not supported
Financial instruments	4.1. to accounts of persons who has not attained their majority (18 years)	free of charge	not supported
Distance banking	5. Counting of BGN coins in case of cash withdrawal	5% of the amount, min. BGN 10	not supported
Private banking	6. In the event of prior arrangement and subsequent refusal or reduction of the requested amount upon withdrawal	0.3% on the refused/reduced amount, min. BGN 10	0.3% on the refused/reduced amount, min. EUR 20
Gold and commemorative coins	Art. 2 Other cash transactions		
	1. Collection and/or transportation of cash	by arrangement, min. BGN 75	
	2. Enlarging/breaking of banknotes	1 % on the amount, min. BGN 10	
	3. Checking of banknotes	BGN 1 per banknote	
	4. Exchange of damaged banknotes in foreign currency including postponed exchange of damaged and/or dropped out banknotes in foreign currency	10% on the amount for amounts up to 5000 currency units; 5 % on the amount for amounts above 5000 currency units	
Other services	5. Exchange of BGN notes to coins and vice versa		3%, min. BGN 10





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Notes:

1. For calculation of the commission under Art. 1 all deposits or all withdrawals shall be summed up per client on a daily basis. For calculation of the commission in foreign currency all deposits or all withdrawals shall be summed up per client on a daily basis in EUR or the equivalence of other foreign currency in EUR at the Bulgarian National Bank's daily exchange rates.
2. For cash withdrawals above BGN 5,000 or EUR 2,500 (equivalence in USD), the client shall do a prior notice until 15.00 o'clock on the previous working day. A preliminary notice is needed for cash withdrawals in currencies different from BGN, EUR and USD. Amounts above BGN 30,000 or EUR 15,000 (equivalence in other foreign currency) shall be requested 2 working days in advance, amounts above BGN 1,000,000 (equivalence in other foreign currency) – 7 working days in advance. For cash withdrawals of amounts up to BGN 5,000 /EUR 2,500, a prior notice shall not be required.
3. For prior notice under Item 2 stated above sufficient funds on the Account are required.
4. Cash withdrawals above BGN 50,000 (equivalence in foreign currency) on working days after 17.30, as well as on Saturdays, Sundays and holidays shall not be allowed without prior notice in accordance with Item 2 stated above. The notice shall be signed and submitted personally by the Account Holder at Fibank's office.
5. For cash withdrawals from term deposit accounts at maturity or before maturity, a prior notice is required under Item 1, 2, 3 and 4 above.
6. Cash withdrawals without prior notice and cash withdrawals from deposit accounts without prior notice shall be executed within the official working hours of the Bank from 09:00 to 17:30, in case that the banking office dispose of the respective exceeding over the cash surplus or in the following offices:
 - for Sofia - in the Tech Park office;
 - for the country - from the central office of the branch;
 - for the clients of "Private Banking Department" - after negotiation with the Vault.
7. The commission for withdrawal based on prior declared denomination structure shall be additionally paid to the commission for cash withdrawal under Art.1, Item 2.
8. For repayment of liabilities under Art. 1, Item 3.1.3. for the amount above BGN 3,000 or above EUR 1,500 shall apply accordingly Art. 1, Item 3.1.1. and Item 3.1.2.
9. The commission for counting of BGN coins in case of cash deposit (Art. 1, Item 4) shall be collected in case of deposit of coins more than 20 items (total of all) regardless of their denomination including when the deposit is mixed (of banknotes and coins). This commission shall be accrued on the whole amount of the deposited coins and shall be additionally paid to the commission for cash deposit (under Art. 1, Item 1 and Item 3).
10. The commission for counting of BGN coins in case of cash withdrawal (Art. 1, Item 5) shall be additionally paid to the commission for cash withdrawal (under Art. 1, Item 2).
11. The orderer is the person on behalf of whom and on whose account the cash transfer is executed.
12. Cash deposits and cash transfers on Current (card) account under the Programme "Children and youth cards" where the Account holder is a minor and on children deposit and saving accounts under Item. V and Item VI, Section One of the Interest Rate Bulletin from Fibank's clients are free of charge.
13. For cash withdrawals from "Free current account" and "Current account with minimum balance" shall apply the commissions under Art. 1, Item 2





III. PURCHASE AND SALE OF FOREIGN CURRENCY

Bank accounts	Art. 1	Purchase and sale of foreign currency	
	1.	On bank accounts with Fibank	free of charge
Cash transactions	2.	On a cash desk	0.1% of the deposited amount, min. BGN 1
	Art. 2	Exchange of foreign currency for other foreign currency	
	1.	For amounts up to EUR 100,000	0.5% min. EUR 1
Purchase and sale of foreign currency	2.	For amounts above EUR 100,000	free of charge
	Art. 3	Cash purchase or exchange of CHF banknotes from 8th series (dropped out banknotes from April 2021)	
Transfers	1.	up to 500 000 CHF	3%
	2.	from 500 000 CHF up to 1 000 000 CHF	2%
Cheques in foreign currency	3.	over 1 000 000 CHF	1%
	Art. 4	Cash purchase or exchange of GBP banknotes (dropped out banknotes from 01 October 2022)	
Lending	1.	up to 500 000 GBP	3%
	2.	from 500 000 GBP up to 1 000 000 GBP	2%
Bank cards	3.	over 1 000 000 GBP	1%
Financial instruments	Note:		
Distance banking	1.	For currency exchange under Art. 2 on a cash desk the clients shall also pay a charge under Art. 1, Item 2.	
	2.	For purchase or exchange of banknotes under Art. 3 for amounts above 100 000 CHF a prior notice is needed - 2 working days in advance.	
Private banking	3.	For purchase or exchange of banknotes under Art. 4 for amounts above 100 000 GBP a prior notice is needed - 2 working days in advance.	
Gold and commemorative coins			
Other services			





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A. IN LOCAL CURRENCY**Art. 1 Internal Transfers**

		At office	Through MyFibank
Cash transactions	1. For transfer from account in BGN	BGN 5.00	BGN 0.50
Purchase and sale of foreign currency	1.1. Blink P2P by mobile number	-	BGN 0.50
	2. For transfer from account in foreign currency	BGN 6.00	BGN 1.00
	2.1. Blink P2P by mobile number	-	BGN 1.00
Transfers	3. From and to accounts of one and the same client of Fibank	BGN 5.00	free of charge
	4. From and to joint account to and from accounts with Fibank, including accounts kept on the additional Account Holder's name	BGN 5.00	not supported

Art. 2 Interbank Transfers

Lending	1 When the orderer holds an account with Fibank through:	BGN 6.00	BGN 1.00
	1.1. BISERA	BGN 6.00	BGN 1.00
	1.2. BISERA – Instant Payments Blink up to BGN 30 000 (at accessibility of the Beneficiary's Payment Service Provider)	BGN 7.00	BGN 1.00
Bank cards	1.2.1. Blink P2P by mobile number	-	BGN 1.00
	1.3. RINGS	BGN 22.00	BGN 12.00
Financial instruments	2. When the orderer does not hold an account with Fibank through:		
	2.1. BISERA	1%, min. BGN 10.00	not supported
	2.2. RINGS	1%, min. BGN 10.00 + BGN 22.00	not supported

Art. 3 Incoming transfers**free of charge****free of charge**



Bank accounts



Cash transactions

	Art. 4 Direct debit	At office	Through MyFibank
Cash transactions	1. Initiation or payment between Fibank's clients	BGN 5	not supported
Purchase and sale of foreign currency	2. Initiation or payment when the orderer or the beneficiary is not Fibank's client (interbank)	BGN 6	not supported
Transfers	Art. 5 Standing orders		
	1. Registration	BGN 2	free of charge
	2. Amendment/Complement of the registration	BGN 2	not supported
	3. Internal transfer	BGN 1	BGN 1
	3.1. from and to accounts of one and the same client of Fibank	free of charge	free of charge
Cheques in foreign currency	4. Interbank transfer (outgoing)	BGN 1.50	BGN 1.50
	Art. 6 Automatic repayment of liabilities on credit card of Diners Club Bulgaria AD		
Lending	1. Registration, amendment/complement of the registration	BGN 1	not supported
	2. Cancellation of the registration after client's order	BGN 1	not supported
	3. Transfer	BGN 0.20	not supported
Bank cards	Art. 7 Cancellation or changing the transfer requisites upon request by the orderer	BGN 15	BGN 15
Financial instruments	Art. 8 Payments of utility bills through the electronic banking "My Fibank , incl. the Mobile application "My Fibank"		free of charge
	Art. 9 Other charges and commissions		
Distance banking	1. Cancellation of incoming transfer to account of Fibank's client upon request by other banks	BGN 15	
	2. Inquiries for outgoing transfers to other banks upon request of the orderer	BGN 15	
	3. Inquiries for incoming transfers to account of Fibank's client upon other bank's request	BGN 15	
Private banking	4. Transfer in execution of garnishment	BGN 10	
	5. Processing of incoming transfer in case of incorrectly indicated or closed IBAN of the payee in the order of the payer	BGN 5	
Gold and commemorative coins	6. Blocking of transfers in connection with fraud		8%
Other services			





Notes:

- | | |
|---------------------------------------|--|
| Bank accounts | 1. For transfers under Art. 2, Items 2, 2.1 the orderer shall not pay additional commission for cash deposit (under Art. 1 of Chapter I, Section II "Cash transactions"). |
| Cash transactions | 2. For a cash ordered transfer under Art. 2, Items 1.1, 1.3 the orderer shall additionally pay a commission for cash deposit (under Art. 1 of Chapter one, Section II "Cash transactions"). |
| Purchase and sale of foreign currency | 3. The Bank reserves the right to refuse to initiate interbank transfers ordered by persons non-clients of the Bank, as well as to refuse the processing of the orders with invalid bank account number of the beneficiary or to set commissions and fees for each particular case, which may differ from those specified in Art. 2. |
| Transfers | 4. For transfers under Art.2, Item 1.2. – Accessibility is present when the beneficiary's payment service provider is certified and participates in the Instant Payments Blink Scheme. |
| | 5. Transfers under Art..1, Item.1.1, Item 2.1 and Art.2, Item 1.2.1 are executed to Beneficiaries, registered for the Blink P2P service by mobile number at levels of limits, as follows:
a) Maximum transaction limit – BGN 500;
b) Total limit for 24 hours – BGN 2000. |
| Cheques in foreign currency | 6. The charges under Art.9, Items 1 and 3 shall be paid by the Banks, upon their request for cancellation or inquiries for incoming transfers. |
| Lending | 7. The fee under Art. 9, Item 4 is due in addition to the transfer fee. |
| Bank cards | 8. The fee under Art. 9, Item 6 shall be deducted from the amount of the transfer. |
| Financial instruments | 9. Payment orders for interbank credit transfers accepted until:
a) BISERA – 17:00 o'clock at office; 17:45 o'clock through the electronic banking "My Fibank" (My Fibank);
b) SEBRA – 14:30 o'clock at office; 15:15 o'clock through MyFibank;
c) RINGS – 14:45 u. o'clock at office; 15:20 o'clock through MyFibank
shall be executed on the same working day and payment orders accepted after this time shall be executed on the next working day. |
| Distance banking | 10. Payment orders for internal credit transfers accepted until:
a) at offices with standard working hours – 17:30 o'clock;
b) at offices with extended working hours – 21:30 o'clock;
c) through My Fibank – 22:00 o'clock,
shall be executed on the same working day and payment orders accepted after this time shall be executed on the next working day. |
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B. IN FOREIGN CURRENCY

Art. 1	Internal Transfers	At office	Through MyFibank	Art. 3	Credit transfers	At office	Through MyFibank
1.	For transfer from account in foreign currency	BGN 6	BGN 1	1.	Incoming transfers		
1.1.	For transfer from account in BGN	BGN 5	BGN 0.50	1.1.	for amounts in EUR within EEA	free of charge	free of charge
2.	From and to accounts of one and the same client of Fibank	BGN 5	free of charge	1.2.	for amounts up to EUR 100, outside EEA regardless the currency, or within EEA in currency different from EUR	free of charge	free of charge
3.	From and to joint account to and from accounts with Fibank, including accounts kept on the additional Account Holder's name			1.3.	for amounts above EUR 100, outside EEA regardless the currency, or within EEA in currency different from EUR	0.10%, min. EUR 10, max. EUR 150	0.10%, min. EUR 10, max. EUR 150
3.1.	for transfer from account in foreign currency	BGN 6	not supported	2.	Outgoing transfers		
3.2.	for transfer from account in BGN	BGN 5	not supported	2.1.	in EUR within EEA	BGN 6	BGN 1
Art. 2 Standing orders				2.2.	express transfers in EUR within EEA at the client's request	BGN 22	BGN 12
1.	Registration	BGN 2	free of charge	2.3.	outside EEA, regardless the currency, or within EEA in currency different from EUR	0.25%, min. EUR 30, max. EUR 250	0.15%, min. EUR 20, max. EUR 200
2.	Amendment/Complement of the registration	BGN 2	not supported	2.3.1.	for amounts up to EUR 500	EUR 15	EUR 15
3.	Internal transfer	BGN 1	BGN 1	2.4.	express transfers outside EEA, regardless the currency or within EEA in currency different from EUR	0.30%, min. EUR 40, max. EUR 350	0.20%, min. EUR 30, max. EUR 300
3.1.	from and to accounts of one and the same client of Fibank	free of charge	free of charge	2.5.	transfers to UNIBank, R North Macedonia	BGN 6	BGN 1



	Art. 4 Other fees and commissions	
Bank accounts	1. Transfer cancellation upon request by local or foreign banks	BGN 100
	1.1. Cancellation of transfer in EUR upon request by banks within EEA	BGN 15
Cash transactions	2. Cancellation or changing the transfer requisites by the orderer	BGN 80 plus actual costs
	2.1. Cancellation or changing the transfer in EUR requisites within EEA upon request by the orderer	BGN 15
Purchase and sale of foreign currency	3. Inquiries for outgoing transfers to other banks upon request of the orderer	BGN 50 plus actual costs
	3.1. Inquiries for outgoing transfers in EUR to other banks within EEA upon request by the orderer	BGN 15
Transfers	4. Inquiries for incoming transfers from other banks to account of Fibank's client	BGN 70 plus actual costs
	4.1. Inquiries for incoming transfer in EUR from other banks within EEA to account of Fibank's client	BGN 15
	5. Transfers to Fibank-Albania (same day value date)	
	5.1. for amounts up to EUR 1,000	EUR 2
	5.2. for amounts over EUR 1,000	EUR 8
Lending	6. Sending of an excerpt from client's account via SWIFT MT940	EUR 100 per month
	7. In case of a wrong or missing IBAN of the beneficiary in the orderer's application	EUR 20
	8. Transfer in execution of garnishment	BGN 10
Bank cards	9. Blocking of transfers in connection with fraud	8%
Financial instruments		
Distance banking		
Private banking		
Gold and commemorative coins		
Other services		



Bank accounts

Notes:

1. Conditional transfers shall be considered as documentary letters of credit.
2. The return of a incoming transfer by order of the beneficiary shall be considered as a transfer.
3. When performing a payment transaction within the European Economic Area (EEA) the charges paid by the payer and the payee shall be shared (SHA) – each of them shall pay the charges due to his payment service provider.
 - a) If payments are done in a currency different from the currency of an EEA country and the payment service user is not an individual the charges may be fully collected from the payer (OUR) or from the payee (BEN) after their individual agreement with the servicing banks and after agreement between the banks.
 - b) When performing a payment transaction outside EEA the charges shall be paid (OUR/SHA/BEN) in accordance with payers' indications and the terms of the respective payment system.
4. The charges under Art. 4, Item. 1 and 4 shall be due by the banks upon their request for transfer cancellation or inquiry for incoming transfers to accounts of Fibank's client.
5. The fee under Art. 4, Item 8 is due in addition to the transfer fee.
6. The fee under Art. 4, Item 9 shall be deducted from the amount of the transfer.
7. Payment orders for interbank credit transfers accepted until:
 - a) outgoing transfers in EUR within EEA – 16:00 o'clock at office; 16:15 o'clock through MyFibank;
 - b) express transfers in EUR within EEA at the client's request - 17:30 o'clock at office and through MyFibank;
 - c) transfers outside EEA, regardless the currency, or within EEA in currency different from EUR - 17:00 o'clock at office; 17:30 through MyFibank;
 - d) express transfers outside EEA, regardless the currency or within EEA in currency different from EUR - 17:00 o'clock at office; 17:30 – through MyFibank, shall be executed on the same working day, and orders accepted after this time - on the next working day.
8. Payment orders for internal credit transfers accepted until:
 - a) at offices with standard working hours – 17:30 o'clock;
 - b) at offices with extended working hours – 21:30 o'clock;
 - c) through My Fibank – 22:00 o'clock,
 shall be executed on the same working day and payment orders accepted after this time shall be executed on the next working day.

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Bank accounts	Art. 1	Cheque collection	
	1.	Collection of cheques drawn on other banks	0.30%, min. EUR 30, max. EUR 250
Cash transactions	Art. 2	Cheques issuance	
	1.	Drawn on a Bank where Fibank holds an account	0.30%, min. EUR 30, max. EUR 250
Purchase and sale of foreign currency	Art. 3	Additional fees	
	1.	Cancellation of cheques at request of the orderer	
	1.1.	when the original cheque is presented	EUR 25
Transfers	1.2.	when the original cheque is not presented (stop payment of issued cheque)	EUR 25 plus the fee of the bank payer
	2.	Express cheque issuance in the same working day	EUR 20

Cheques in foreign currency

Lending

Bank cards

Notes:

1. The commissions of the other banks under Art. 1, if such occur, are at orderer's expense and shall be additionally collected.
2. The term of cheque issuance in Sofia offices of Fibank shall be until the end of working day following the day of the presentation of issuance request. For offices out of Sofia the term shall be prolonged with one working day.
3. The cheques shall be collected/issued only on/of the client account in Fibank.

Distance banking

Private banking

Gold and commemorative coins

Other services





	Art. 1	Loans secured with mortgage	
Bank accounts	1.	Residential and mortgage loans	
Cash transactions	1.1.	Application fee for Bulgarian citizens with an income from abroad	BGN 200
	1.2.	Management fee – due at the beginning of each consecutive year for the term of the loan or part thereof, after expiry of the first year (for contracts concluded until 23.07.2014)	0.50% on the repayment balance
Purchase and sale of foreign currency	1.3.	for credit agreement:	
	1.3.1.	up to BGN 100 000	BGN 300
	1.3.2.	from BGN 100 001 up to BGN 500 000	BGN 500
Transfers	1.3.3.	above BGN 500 000	BGN 1000
Cheques in foreign currency	1.4.	Commitment fee (for contracts concluded until 14.11.2016)	0.50%
	1.5.	Renegotiation application fee	EUR 25
	1.6.	Renegotiation fee	1%, max. EUR 500
	1.7.	Prepayment fee	free of charge
Lending	1.7.1.	When the loan is prepayed before paying 12 months installments of its assimilation	1%
Bank cards	2.	Mortgage loan - overdraft	
	2.1.	Management fee (for contracts concluded until 23.07.2014)	
	2.1.1.	for the period under overdraft regime for each consecutive year or part thereof	1% from the approved amount of the loan
	2.1.2.	after expiry of the period under overdraft regime for each consecutive year or part thereof	0.50% on the repayment balance
Financial instruments	2.2.	for credit agreement:	
	2.2.1.	up to BGN 100 000	BGN 300
	2.2.2.	from BGN 100 001 up to BGN 500 000	BGN 500
Distance banking	2.2.3.	above BGN 500 000	BGN 1000
Private banking	2.3.	Commitment fee	
	2.3.1.	for the period under overdraft regime	1% annually
	2.4.	Renegotiation application fee	EUR 25
Gold and commemorative coins	2.5.	Renegotiation fee	1%, max. EUR 500
Other services			





Bank accounts	2.6.	Preliminary termination fee	
	2.6.1.	When the contract is terminated before paying of 12 (twelve) monthly installments from the first assimilation of the credit resources	1% from the approved amount of the loan
Cash transactions	2.6.2.	When the contract is terminated after paying 12 (twelve) monthly installments from the first assimilation of the credit resources	free of charge
Purchase and sale of foreign currency	2.7.	Prepayment fee	
	2.7.1.	When the payment is done before paying 12 (twelve) monthly installments from the first assimilation of the credit resources	1%
Transfers	2.7.2.	When the payment is done after paying 12 (twelve) monthly installments from the first assimilation of the credit resources	free of charge
	3.	Obliteration of mortgage	BGN 60
Cheques in foreign currency	Art. 2	Loans not secured with mortgage	
	1.	For application at Fibank's premises	BGN 25
Lending	1.1.	For online application	free of charge
	1.2.	For loans with cash collateral	BGN 30
	2.	For credit agreement:	
Bank cards	2.1.	up to BGN 5000	BGN 50
	2.2.	from BGN 5001 up to BGN 10 000	BGN 100
Financial instruments	2.3.	from BGN 10 001 up to BGN 20 000	BGN 150
	2.4.	from BGN 20 001 up to BGN 40 000	BGN 250
	2.5.	from BGN 40 001 up to BGN 50 000	BGN 350
Distance banking	2.6.	above BGN 50 000	BGN 450
	2.7.	"Renewable energy for households"	BGN 350
Private banking	2.8.	"Green Vehicle Consumer Loan"	
	2.8.1.	from BGN 20 000 up to BGN 40 000	BGN 500
Gold and commemorative coins	2.8.2.	from BGN 40 001 up to BGN 60 000	BGN 700
	2.8.3.	from BGN 60 001 up to BGN 80 000	BGN 900
Other services	2.8.4.	above BGN 80 000	BGN 1000



Bank accounts	2.9. "Super loan"	
	2.9.1. from BGN 30 000 up to BGN 40 000	BGN 350
	2.9.2. from BGN 40 001 up to BGN 50 000	BGN 450
Cash transactions	2.9.3. from BGN 50 001 up to BGN 60 000	BGN 500
	2.9.4. above BGN 60 000	BGN 600
Purchase and sale of foreign currency	3. Commitment fee (for contracts concluded until 14.11.2016)	2%
Transfers	4. Renegotiation fee	
	4.1. Renegotiation application fee	BGN 25
	4.2. Renegotiation	1% , min. EUR 25, max. EUR 500
	4.2.1. For loans with cash collateral	free of charge
Cheques in foreign currency	5. Prepayment fee on consumer loan agreement under the meaning of the Law on Consumer Loan	free of charge
Lending	Art. 3 Loans - overdraft on current accounts of individuals with debit cards	
	1. For application	free of charge
	2. Management fee (for contracts concluded until 23.07.2014)	1%
Bank cards	3. Renegotiation fee (for contracts concluded until 23.07.2014)	1%
	4. Sending notifications – for each letter	BGN 1
Financial instruments		
Distance banking		
Private banking		
Gold and commemorative coins		
Other services		



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Notes:

1. The fee under Art.1, Item.1.3. and Art. 2, Item. 2 is due up to the first loan installment date, the latest. The fee under Art.1, Item 2.2 is due up to the 28th day of the calendar month, in which the overdraft is granted, the latest. If the overdraft is granted on the 29th, 30th or 31st day of the month, the fee is due up to the 28th day of the month following, the month in which the overdraft is granted. The fee under Art. 2, item 2.7. is due at the latest before signing the credit contract.
2. The commitment fee under Art. 1, Item 1.4. and Art. 2, Item 3. is a lump-sum fee, which shall be calculated after expiry of the utilization term on the unused amount of the loan or the respective loan tranche.
3. The commitment fee under Art. 1, Item 2.3. for the period under overdraft regime shall be calculated daily on the difference between the amount of the approved loan and the using amount and is due on a monthly basis.
4. The renegotiation application fee under Art. 1, Items 1.5, 2.4 and Art. 2, Item 4.1 shall not be collected in case of changing of loan insurer to "FiHealth" AD. In the event of renegotiation of a loan, renegotiation fee under Art. 1, Item 1.6, Item 2.5 and Art. 2, Item 4.2 shall be paid on the amount of the unpaid principal. The renegotiation commission under Art. 1 and Art. 2 shall not be collected in case of changing of servicing account, maturity date and changing of loan insurer to "FiHealth" AD.
5. The prepayment fee shall be calculated on the prepaid amount of the loan.
 - 5.1. The payment of amounts on the loan under Art. 1, Item 2, paid in the period under overdraft regime, it is not considered for prepayment.
 - 5.2. Request for full or partial prepayment of a loan is accepted within the working hours of the branch/office. The requests accepted after 4:30 pm shall be executed the next business day.
6. The management fee under Art. 3, Item 2. is calculated for every renewal of the overdraft on its approved amount.
7. The renegotiation fee under Art. 3, Item 3. is calculated on the approved amount of the overdraft. In the event of amendment of the overdraft's approved amount, increase of the interest rate or change of servicing account renegotiation fee shall not be collected.
8. Loan Contracts for Individuals shall be signed within the working hours of the branch/office. The amounts under Overdraft on debit card agreements, consumer and mortgage loan agreements signed after 4:00 pm shall be available the next business day.





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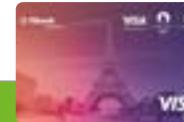
Financial instruments

Distance banking

Private banking

Gold and commemorative coins

Other services



A. DEBIT CARDS

	Art. 1 Basic services	Debit Mastercard Platinum	Debit Mastercard	VISA Debit/ VISA Electron payWave	V PAY
1.	Issuance of first card on a current account	free of charge	free of charge	free of charge	free of charge
2.	Reissuance	BGN 5	BGN 5	BGN 5	BGN 5
3.	Maintenance	BGN 5/monthly	free of charge	free of charge	free of charge
4.	Cash withdrawal from Fibank's ATM	free of charge	0.15%, min. BGN 0.30	0.15%, min. BGN 0.30	0.15%, min. BGN 0.30
5.	Cash withdrawal from other banks' ATM in Bulgaria or within EEA	0.2%, min. BGN 1.50	0.2%, min. BGN 1.50	0.2%, min. BGN 1.50	0.2%, min. BGN 1.50
6.	Cash withdrawal from ATM outside EEA	1%, min. BGN 7.00	1%, min. BGN 7.00	1%, min. BGN 7.00	1%, min. BGN 7.00
7.	Payment at POS terminal in Bulgaria or within EEA	free of charge	free of charge	free of charge	free of charge
8.	Payment at POS terminal outside EEA	free of charge	free of charge	free of charge	free of charge
9.	Payment of services via ATM	free of charge	free of charge	free of charge	free of charge
10.	Transactions, related to gambling and games of chance	1.5% of the amount	1.5% of the amount	1.5% of the amount	1.5% of the amount
11.	Change of PIN code at ATM in Bulgaria	free of charge	free of charge	free of charge	free of charge
12.	Change of limits	BGN 3	BGN 3	BGN 3	BGN 3
13.	Minimum balance on card account	not required	not required	not required	not required
14.	Balance check up at Fibank's ATM	BGN 0.50	BGN 0.50	BGN 0.50	BGN 0.50
15.	Balance check up at other bank's ATM/POS in Bulgaria or within EEA	BGN 1	BGN 1	BGN 1	BGN 1
16.	Balance check up at ATM/POS outside EEA	BGN 2	BGN 2	BGN 2	BGN 2
17.	Currency conversion for transactions in currency, different from the account's currency	0.25% of the amount	0.25% of the amount	0.25% of the amount	0.25% of the amount





	Art. 2 Additional services	
Bank accounts	1. Issuance of every additional card	BGN 5
Cash transactions	2. Express issuance	BGN 20
Purchase and sale of foreign currency	3. Cash withdrawal at commercial outlet	BGN 0.30
	4. Cash withdrawal at POS terminal in branches of Fibank	BGN 5 + 1% of the amount
	5. Cash withdrawal at POS terminal in branches of other bank in Bulgaria or within EEA	BGN 6 + 1% of the amount
	6. Cash withdrawal at POS terminal in branches of other bank outside EEA	BGN 8 + 1% of the amount
	7. Refund of amounts paid to payment account by card, related to return of or refusal from goods/services	1% of the amount
Transfers	8. Blocking a card	free of charge
	9. Unblocking a card	BGN 1
Cheques in foreign currency	10. Unjustified disputed transaction	BGN 20
	11. Delivery of an issued card for receiving:	
	11.1. in a different town upon customer's request submitted at the office	BGN 10
Lending	11.2. in a different office within the branch upon customer's request submitted at the office	BGN 5
	11.3. through the Contact Centre of Fibank	BGN 5
	11.4. through the electronic banking "My Fibank"	BGN 5
Bank cards	12. Delivery of an issued card by courier at address within the territory of the Republic of Bulgaria at the client's request	BGN 10
	13. Delivery of an issued card abroad by special courier upon customer's request	BGN 100
Financial instruments	14. Card digitization	free of charge
	15. Microcard Debit Mastercard PayPass along with a device	
	15.1. Issuance	BGN 10
Distance banking	15.2. Maintenance	free of charge
	16. Payments of utility bills through the „Electronic utility bills“ service of „ePay“	
Private banking	16.1. registration at Fibank's office	BGN 15
	16.2. change/supplementing of registration	BGN 2
	16.3. payment fees, payable to "ePay" - www.ePay.bg	
Gold and commemorative coins	Notes:	
Other services	1. Debit cards Maestro, Maestro PayPass and Visa Electron are not applicable as of 01.01.2018, Visa Electron PayWave - as of 07.10.2019. The issued cards are valid until their validity term, as they are reissued in Debit MasterCard PayPass, respectively in Visa Debit. 2. The fees and commissions under the present Section shall be applied for cards on plastic and for virtual debit cards - where applicable .	





Bank accounts



Cash transactions

Purchase and sale of foreign currency

B. CREDIT CARDS

Art. 3 Credit cards VISA and Mastercard

	1. Issuance of credit card	free of charge
	2. Express issuance of credit card	
	2.1. for Fibank's head office and all offices and branches in Sofia – within two working days after application submission	BGN 50
	2.2. for Fibank's branches outside Sofia – within three working days after application submission	BGN 50
	3. Reissuance of credit card	BGN 20
	3.1. World Elite Mastercard	BGN 100
	4. Annual maintenance fee for first card:	
	4.1. Classic/Standard with credit limit up to BGN 10,000, EUR 5,000 or USD 5,000 incl.	BGN 45
	4.2. VISA payWave Classic, Mastercard YES PayPass Standard and Mastercard PayPass Standard, according to credit limit:	
	4.2.1. up to BGN 10,000, EUR 5,000 or USD 5,000	BGN 45
	4.2.2. equal to or above BGN 10,000, EUR 5,000 or USD 5,000 up to BGN 20,000, EUR 10,000 or USD 10,000	BGN 100
	4.2.3. equal to or above BGN 20,000, EUR 10,000 or USD 10,000	BGN 250
	4.3. Gold with credit limit equal to or above BGN 5,000, EUR 2,500 or USD 2,500 up to BGN 20,000, EUR 10,000 or USD 10,000	BGN 100
	4.4. Platinum with credit limit equal to or above BGN 15,000, EUR 7,500 or USD 7,500 up to BGN 50,000, EUR 25,000 or USD 25,000	BGN 250
	4.5. World Elite Mastercard	EUR 1 000
	4.6. Virtual credit card	BGN 45 (free of charge for the first year)
	4.7. Co-brand credit card Visa (Fibank-eMAG)	BGN 60 (BGN 5 monthly)
	5. Annual maintenance fee for next credit card to account of individuals by type of card:	
	5.1. Classic/Standard	BGN 19
	5.2. Gold	BGN 49
	5.3. Platinum	BGN 150
	5.4. World Elite Mastercard	EUR 750
	5.5. Co-brand credit card Visa (Fibank-eMAG)	BGN 36 (BGN 3 monthly)

Other services





Bank accounts	6. Cash withdrawal from ATM 6.1. from Fibank's ATM in Bulgaria 6.2. from other banks' ATM in Bulgaria or within EEA 6.3. from ATM outside EEA	BGN 9 + 1% of the amount BGN 12 + 1% of the amount BGN 17 + 1% of the amount
Cash transactions	7. Cash withdrawal at commercial outlet 8. Cash withdrawal at POS terminal in bank office 8.1. at FIBank offices in Bulgaria 8.2. at other bank offices in Bulgaria or within EEA 8.3. at bank offices outside EEA	BGN 1.50 BGN 9 + 2% of the amount BGN 12 + 2% of the amount BGN 17 + 2% of the amount
Purchase and sale of foreign currency	9. Payment of goods and services at merchants 9.1. in Bulgaria or within EEA 9.2. outside EEA	free of charge free of charge
Transfers	10. Payment of services via ATM	free of charge
Lending	11. Transactions, related to gambling and games of chance 12. Change of PIN code at ATM in Bulgaria 13. Refund of amounts paid to payment account by card, related to return of or refusal from goods/services	1.5% of the amount free of charge 1% of the amount
Bank cards	14. Blocking a card 15. Unblocking a card 15.1. Unblocking a card when the amount is collectable in case of a blocking due to overdue payments	free of charge BGN 5 free of charge
Financial instruments	16. Change of card limits 17. Unjustified disputed transaction 18. Automatic repayment of liabilities on credit card 18.1. registration, amendment/complement of registration 18.2. cancellation of registration upon request of the client 18.3. transfer	BGN 20 BGN 40 BGN 1 BGN 1 BGN 0.20
Distance banking	19. Repayment by equal monthly installments of the used Credit limit for payments performed by 19.1. Fibank-eMAG at eMAG's website for 3, 6, 9 and 12 months.	free of charge
Private banking	19.2 VISA and Mastercard for payment period from 2 to 36 months	1% of the amount of the deferred payment
Gold and commemorative coins	20. Balance check up at ATM/POS 20.1. at Fibank's ATM 20.2. at other bank's ATM in Bulgaria or within EEA 20.3. outside EEA	BGN 0.50 BGN 1.00 BGN 2.00
Other services		





Bank accounts	21. Delivery of an issued card for receiving: 21.1. in a different town upon customer's request submitted at the office 21.2. in a different office within the branch upon customer's request submitted at the office 21.3. through the Contact Centre of Fibank 21.4. through the electronic banking "My Fibank"	BGN 10 BGN 5 BGN 5 BGN 5
Cash transactions	22. Delivery of an issued card by courier at address within the territory of the Republic of Bulgaria at the client's request 23. Delivery of an issued card abroad by special courier upon customer's request 24. Card digitization	BGN 10 BGN 100 free of charge
Purchase and sale of foreign currency	25. Microcard Credit Mastercard PayPass along with a device 25.1. Issuance 25.2. Annual maintenance fee	BGN 10 free of charge
Transfers	26. Currency conversion for transactions in currency, different from the account's currency	0.25% of the amount
Cheques in foreign currency	Art. 4 Other fees and commissions	
Lending	1. Cash withdrawal for cardholders, clients of other banks, at Fibank's branches 2. Cash withdrawal with a card issued by Diners Club or with Discover card at Fibank's branches 3. Visual information on a transaction at ATM	4% of the amount withdrawn 5% of the amount withdrawn BGN 15
Bank cards	Notes:	
Financial instruments	1. The annual maintenance fee as per Art. 3, Item 4 and Item 5 is due at the beginning of each year after issuance of the card. 2. Credit cards under Art. 3, Item 4.2 with credit limit as per Item. 4.2.2 and 4.2.3 are not to be offered as of 13.05.2021. 3. Credit cards VISA and Mastercard with irreducible balance require minimum blocked account balance as follows:	BGN USD EUR CHF GBP
Distance banking	3.1. Classic/Standard 3.2. Gold	100 50 50 100 50 1000 500 500 1000 500
Private banking	4. Credit card Visa Classic is not to be offered as of 01.01.2018. The issued cards are valid until their term of validity, as they are reissued in Visa PayWave Classic. 5. The commission under Item 19.2 shall be charged on the full amount of the deferred payment and due with each monthly installment for the deferred payment period.	
Gold and commemorative coins	C. DEPOSITS WITH BANK CARDS ON ATM WITH DEPOSIT FUNCTION	
Other services	Art. 5 Deposit through Fibank ATM with deposit function 1. With credit cards, issued from Fibank 2. With debit cards, issued from Fibank	Free of charge BGN 0.30





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A. GOVERNMENT SECURITIES**Art. 1 Transactions in GS on the primary market**

1. Approved orders	0.075% on the face value, min. BGN 10
2. Unapproved orders	BGN 10 per order

Art. 2 Transactions in GS on the secondary market ordered by the client

1. Transaction brokerage	
1.1. up to BGN 1,000,000	0.20% of the transaction amount, min. BGN 50
1.2. over BGN 1,000,000	negotiable

Art. 3 Transfers of GS between registers

1. Transfer of GS to client from Fibank's registry into his registry with another ESROT participant	BGN 20
2. Transfer of GS to client from register with another ESROT participant into his registry with Fibank	BGN 20
3. Transfer of GS to client from Fibank's registry into his registry with another ESROT participant without change of ownership	BGN 20
4. Transfer of GS to client from register with another ESROT participant into his registry with Fibank without change of ownership	BGN 10

Art. 4 Others

1. Opening of registry with Fibank	no fee
2. Maintenance of GS subaccount in BNB depository	
2.1. professional clients	BGN 10 per month
2.2. non-professional clients	0.10% of the financial instruments value on an annual basis (charged monthly), min. BGN 5 per month

3. Blocking of GS in a register, except for cases of establishment of pledges under the Special Pledges Act (SPA)	BGN 25
4. Preparation and processing of documents for registering of circumstances related to the establishment, modification, or release of pledges on dematerialized GS under the SPA	BGN 20
5. Maturity of issues	0.025% of face value of the GS
6. Preparing a statement on the GS kept with Fibank, outside the reports provided to clients under MFIA u Commission Delegated Regulation (EU) 2017/565	
6.1. statement from Fibank register as at current date	BGN 5
6.2. statement from Fibank register as at selected date - up to 2 years back	BGN 10
6.3. other types of statements/certificates outside items 6.1. and 6.2.	negotiable, min. BGN 25
7. Issuing of a document certificating of GS ownership	no fee
8. Issuing of a duplicate document certificating of GS ownership	BGN 5

Note:

- The value of the financial instruments under Article 4, item 2.2. is the higher value between the market value at the end of the respective month and the nominal value of the financial instruments.
- For registering of circumstances related to the establishment, modification, or release of pledges on dematerialized GS, apart from the fee under Art. 4, item 4 above, state fees are also collected in accordance with a tariff approved by the Council of Ministers.





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B. CORPORATE SECURITIES, MUNICIPAL BONDS AND COMPENSATORY NOTES

Art. 5 Brokerage in transactions in financial instruments

1.	Submission of sale/purchase orders	no fee
2.	For transactions in shares, share options, warrants, exchange traded funds (ETFs), compensatory instruments	BGN 2.50 per transaction plus commission on the transaction value, as follows:
2.1.	transactions on a regulated market at transaction value:	
2.1.1.	up to BGN 20,000	0.80%, min. BGN 5 per order
2.1.2.	from BGN 20,001 to BGN 100,000	0.60%, min. BGN 5 per order
2.1.3.	over BGN 100,000	negotiable
2.2.	transactions concluded through the electronic trading platform on behalf of Fibank clients	0.50%
2.3.	OTC transactions in:	
2.3.1.	financial instruments not admitted to trading on a regulated market	the commissions under item 2.1. above
2.3.2.	financial instruments admitted to trading on a regulated market	1.50%, min. BGN 20
3.	For transactions in corporate, municipal, mortgage bonds	
3.1.	up to BGN 20,000	0.20%, min. BGN 20
3.2.	from BGN 20,001 to BGN 100,000	0.15 % min. BGN 20
3.3.	over BGN 100,000	negotiable
4.	For transactions in Privatization Segment securities at BSE - Sofia AD	
4.1.	up to BGN 50,000	2%, min. BGN 30
4.2.	from BGN 50,001 to BGN 100,000	1.50%
4.3.	over BGN 100,000	negotiable, min. 0.30%
5.	For transactions in other financial instruments	negotiable

Art. 6 Client portfolio management, investment advice, research and financial analysis

negotiable

Art. 7 Client portfolio management, investment advice, research and financial analysis

negotiable

Art. 8 Depository and custody services

1. Opening a client account for financial instruments to the register of Fibank in the Central Depository AD (CD)

1.1 for first account BGN 3

1.2. for each subsequent account BGN 2

2. Issuance of a certificate for financial instruments kept in a client account to the register of Fibank in the CD BGN 10

3. Transfer of financial instruments without change of ownership

3.1. transfer of financial instruments from own account of the client with the CD, or from client account with another investment intermediary, to client account to the register of Fibank in the CD (incoming transfer) BGN 10

3.2. transfer of financial instruments from client account to the register of Fibank in the CD to own account of the client with the CD (outgoing transfer) BGN 15

3.3. transfer of financial instruments from client account to the register of Fibank in the CD to client account with another investment intermediary (outgoing transfer) BGN 30

4. Maintenance of a sub-account for financial instruments with the CD

4.1. professional clients no fee

4.2. non-professional clients 0.10% of the financial instruments value on an annual basis (charged monthly)





VIII. TRANSACTIONS AND TRANSFERS WITH FINANCIAL INSTRUMENTS ON DOMESTIC MARKETS

Bank accounts	Art. 8 Depository and custody services	
	5. Payment of income on corporate securities and municipal bonds	negotiable, min. BGN 60
Cash transactions	5.1. payment of cash dividend, interest and principal to a client account at Fibank	no fee negotiable, min. BGN 20, plus BGN 5 per transfer
	5.2. payment of dividend in shares	no fee
Purchase and sale of foreign currency	5.3. statement of paid dividends, interest and principal	BGN 25
	5.3.1. on paper	BGN 2
	5.3.2. by email	no fee
Transfers	6. Services related to repurchase offers or exchange of financial instruments	BGN 70
	6.1. submission of order	no fee
Cheques in foreign currency	6.2. brokerage per transaction	the commissions under Art.5 BGN 70
	7. Services related to exercise of rights on shares, warrants, convertible bonds	BGN 15
Lending	7.1. submission of order	no fee
	7.2. subscription of securities in case of capital increase of a company	negotiable, min. BGN 10 BGN 25
Bank cards	8. Subscription of financial instruments in case of IPO	negotiable, min. BGN 10
Financial instruments	9. Registration of additional allocations, stock splits and other mandatory corporate events to the financial instruments account of the client with Fibank	no fee negotiable
Distance banking	Art. 9 Preparing a statement on financial instruments kept with Fibank, outside the reports provided to clients under MFIA u Commission Delegated Regulation (EU) 2017/565	
	1. Statement from Fibank register of financial instruments as at current date	BGN 5
Private banking	2. Statement from Fibank register of financial instruments as at selected date - up to 2 years back	BGN 20
Gold and commemorative coins	3. Other types of statements outside items 1 and 2	negotiable, min. BGN 25
Other services	Art. 10 Registration agent services	
	1. Transfer of financial and compensatory instruments under transactions entered directly into between the parties	the commissions under Art. 5, item 2.3., min. BGN 20

Notes:

- The amount of the financial instruments under Article 8, item 4.2. shall be defined as follows:
For bonds it is the higher value of the market value at the end of the respective month and the nominal value of the financial instruments.
For financial instruments, different form bonds it is the market value at the end of the respective month and if there is none – according to the Ordinance № 23 of the FSC on the terms and procedure for client assets valuation.
- Clients that have a contract with Fibank for trading with financial instruments by using electronic platform, shall also pay a fee for access to the trading system, according to the terms and conditions of the contract.
- For any other banking services and transactions related to the payment of dividends, interest and principal on corporate securities and municipal bonds under Art. 8, item 5.1, the fees and commissions in the relevant sections of the Fibank Tariff shall apply.
- The fee under Art. 10, item 3 shall include the fee for issuance of statement under Art. 10, item 4.





Bank accounts

Cash transactions

Purchase and sale of foreign currency

Transfers

Cheques in foreign currency

Lending

Bank cards

Financial instruments

Distance banking

Private banking

Gold and commemorative coins

Other services

C. FOREIGN MARKETS

	Art. 1	Transactions in shares, exchanged traded funds (ETFs), exchanged traded notes (ETNs), depositary receipts (DRs) and other financial instruments	
Cash transactions	1	On regulated US markets	0.50% of the transaction amount, min. USD 30
	1.1.	for transactions exceeding USD 100,000 or 20,000 shares	negotiable
Purchase and sale of foreign currency	2	On regulated European markets	0.50% of the transaction amount, but no less than:
	2.1.	for the following countries:	
Transfers	2.1.1.	Germany /XETRA	EUR 30
	2.1.2.	Germany /FF	EUR 45
	2.1.3.	Austria	EUR 45
	2.1.4.	France	EUR 45
	2.1.5.	Italy	EUR 55
Lending	2.1.6.	Netherlands	EUR 35
	2.1.7.	Great Britain	EUR 45
	2.1.8.	Luxembourg	EUR 120
Bank cards	2.1.9.	Switzerland	EUR 50
	2.1.10.	Belgium	EUR 45
Financial instruments	2.1.11.	Spain	EUR 120
	2.1.12.	Portugal	EUR 60
	2.1.13.	Finland	EUR 45
Distance banking	2.1.14.	Greece	EUR 240
	2.2.	for transactions exceeding EUR 50,000	negotiable
Private banking	3	On other foreign regulated markets	negotiable
	Art. 2	Transactions in bonds ordered by the client	0.20% of the transaction amount, min. EUR 50
	Art. 3	Transactions in futures	negotiable
	Art. 4	Transactions in options	negotiable



VIII. TRANSACTIONS AND TRANSFERS WITH FINANCIAL INSTRUMENTS ON FOREIGN MARKETS



	Art. 5	Depository and custody services	
Bank accounts	1.	Maintenance of a sub-account for financial instruments with Clearstream-Luxembourg Depository	
Cash transactions	1.1.	shares and other financial instruments, different from bonds	0.25% of the financial instruments value on an annual basis (charged monthly), min. 5 EUR per month
Purchase and sale of foreign currency	1.1.1.	in case of financial instruments value exceeding EUR 100,000	negotiable
	1.2.	bonds	0.20% of the financial instruments value on an annual basis (charged monthly), min. 5 EUR per month
Transfers	1.2.1.	in case of par value exceeding EUR 100,000	negotiable
Cheques in foreign currency	2.	Transfer of financial instruments	
	2.1.	transfer of financial instruments within Clearstream Banking Luxemburg (Internal)	EUR 20
	2.2.	transfer of financial instruments from Clearstream Banking Luxemburg to Euroclear France (Bridge)	EUR 20
Lending	2.3.	transfer of financial instruments from Clearstream Banking Luxemburg to other depository institutions (External)	negotiable
	2.4.	cross-border transfer of GS issued in the Bulgarian market (with a local depository the BNB) to/from another foreign central depository of financial instruments without change of ownership	BGN 40
Bank cards	2.5.	other types of transfers of financial instruments	negotiable
Financial instruments	3.	Payment of cash dividends, coupon payments	0.225%, min. EUR 2
	4.	Payment of dividends in shares	EUR 2 plus expenses
	5.	Participation in repurchase procedures	EUR 2 plus expenses
Distance banking	6.	Registration of additional allocations, stock splits and other mandatory corporate events to the financial instruments account of the client with Fibank	EUR 2 plus expenses
Private banking	7.	Exercise of share rights	0.10%, min. EUR 10 plus expenses
	8.	Purchase/sale of share rights	The commissions under Art.1 plus expenses
Gold and commemorative coins	9.	Instructions on other corporate events at the client's request	negotiable
	10.	Notification of corporate events requested by the client	EUR 12
Other services			





Bank accounts	11. Preparing a statement on foreign financial instruments kept with Fibank, outside the reports provided to clients under MFIA u Commission Delegated Regulation (EU) 2017/565	
Cash transactions	11.1. Statement from Fibank register of financial instruments as at current date 11.2. Statement from Fibank register of financial instruments as at selected date - up to 2 years back 11.3. Other types of statements/certificates outside items 11.1. and 11.2.	BGN 5 BGN 20 negotiable, min. BGN 25
Purchase and sale of foreign currency	12. Services related to refund of taxes on dividends paid to the client's account in Fibank	negotiable
Art. 6 Other fees and commissions		
Transfers	1. Cancellation or change of an order submitted by the client	EUR 50
Cheques in foreign currency	Notes:	
Lending	1. The minimum amount of the commission for maintenance of a sub-account for financial instruments under Art. 5, item 1.1 and item 1.2., shall be charged on the overall client portfolio, regardless of the type of financial instruments. 2. The amount of the financial instruments under Article 5, item 1.1. is the market value at the end of the respective month and if there is none – according to the Ordinance № 23 of the FSC on the terms and procedure for client assets valuation. The amount of the financial instruments under Article 5, item 1.2. is the higher value of the market value at the end of the respective month and the nominal value of the financial instruments.	
Bank cards	3. Any additional costs such as taxes, government or regulatory fees, or other payments to third parties that may arise in executing client orders, entering into transactions, or provision of other services, shall be born by the client and charged in addition to the fees and the commissions under this section.	
Financial instruments		
Distance banking		
Private banking		
Gold and commemorative coins		
Other services		





Bank accounts

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Purchase and sale of foreign currency

Transfers

Cheques in foreign currency

Lending

Bank cards

Financial instruments

Distance banking

Private banking

Gold and commemorative coins

Other services

A. ELECTRONIC BANKING "MY FIBANK"**Art. 1 Registration**

free of charge

1. Amendment/termination of a registration free of charge
2. Registration through confirmation through "My Fibank" BGN 0.10
3. Blocking/unblocking of access free of charge

Art. 2 Generating of a new password for access

BGN 10

Art. 3 On-site visit at customer's request

BGN 100

B. TELEPHONE BANKING**Art. 4 Registration**

free of charge

1. Amendment/termination of a registration free of charge
2. Blocking/unblocking of access free of charge

Art. 5 Generating of a new personal code for access

free of charge

C. OTHER FEES AND COMMISSIONS**Art. 6 Registration and maintenance of Hardware/Software Token**

1. Software Token (Fibank Token) free of charge
2. Change of a personal identification number (PINt) BGN 10
3. Blocking/unblocking free of charge

Art. 7 Short messages (SMS): for receiving bank information through SMStatus service; for information about authorizations on bank cards

1. Registration BGN 2
2. Amendment of registration BGN 2
3. as per SMS BGN 0.12
4. Supplementary messages, initiated by the Bank containing information on credit liabilities, new bank products, etc. free of charge

Art. 8 E-mail notification: registration, amendment of registration and e-mail messages

free of charge

1. E-mail messages for authorizations on bank cards free of charge

Note:

1. The fees and commissions in the relevant sections of the current Tariff shall apply for all other bank services and transactions executed through the electronic banking "My Fibank" incl. Mobile application and the Telephone banking.





Bank accounts	Art. 1 EGO CLUB	
	1. Monthly maintenance fee	BGN 100
	2. EGO family	
Cash transactions	2.1. Monthly maintenance fee for EGO client and one member of the family	BGN 150
	2.2. Monthly maintenance fee for EGO client and two members of the family	BGN 180
Purchase and sale of foreign currency	3. EGO Portfolio	BGN 200
	Art. 2 "PERSONAL BANKING" SERVICE	
Transfers	1. Package Premium	BGN 20
	2. Package Premium+	BGN 30
Cheques in foreign currency	Art. 3 Services for clients without concluded agreement for "Private banking"	
	1. Opening current account	BGN 40
	2. Single consultations	BGN 100
Lending	Note:	
Bank cards	1. When using the services under Art. 3, Item 1 , the fees under Chapter I. Bank accounts, Art.1, Item 1 shall not be due additionally.	
Financial instruments		
Distance banking		
Private banking		
Gold and commemorative coins		
Other services		





Bank accounts

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Other services

Art. 1 Gold and commemorative coins	
1.	Sale of precious metals (gold and silver bullions and coins) as per the price list
2.	Purchase of silver and investment gold (bullions and coins) by arrangement
3.	Expert evaluations by arrangement, min. BGN 20 plus VAT
4.	Consultation services on portfolio investments in precious metals by arrangement, min. BGN 20 plus VAT
4.1.	Consultation services in the branches – additionally actual costs

Note:

1. Consulting services under Art. 1, Item 4, concerning portfolio investment in precious metals (bars, coins – rare, antique, middle age) is performed by the Gold and Commemorative Coins Department in the head office of Fibank.





Bank accounts	Art. 1	Consultation services on financial, market, legal, lending issues, etc., preparation of documents and other services	by arrangement, min. EUR 30
Cash transactions	Art. 2	Written reports/statements for bank transactions	
	1.	For the current year, for each transaction	EUR 1, min. EUR 5
Purchase and sale of foreign currency	2.	For previous years, for each transaction	EUR 1, min. EUR 15
	3.	Information request from Central Credit Register	BGN 10
Transfers	Art. 3	Duplicates, copies, scanned files of documents and exchange contracts	EUR 1 per page
Cheques in foreign currency	Art. 4	Verification and certification of authenticity, and use of encoded test keys of Fibank	by arrangement, min. EUR 25
	Art. 5	Issuing certificates	
Lending	1.	Within 3 working days	BGN 30
	2.	Express issuance (within 24 hours - if possible for the Bank)	BGN 60
Bank cards	Art. 6	Issuing bank letter of reference	
Financial instruments	1.	Within 3 working days	
	1.1.	certificate for non presence/presence and an amount of credit obligations to consumer loan, overdraft and credit cards	BGN 50
Distance banking	1.2.	certificate for non presence/ presence and an amount of credit obligations to mortgage loan	BGN 100
	1.3.	Certificate for pre-approved Mortgage loan/ overdraft	BGN 50
Private banking	2.	Express issuance (within 24 hours - if possible for the Bank)	
	2.1.	certificate for non presence/presence and an amount of credit obligations to consumer loan, overdraft and credit card	BGN 80
Gold and commemorative coins	2.2.	certificate for non presence/ presence and an amount of credit obligations to mortgage loan	BGN 130
Other services	Art. 7	Issuing bank letter of reference	
	1.	Within 3 working days	
	1.1.	in Bulgarian	EUR 25
	1.2.	in English	EUR 30
	2.	Express issuance (up to 24 hours) – additionally	
	2.1.	in Bulgarian	EUR 50
	2.2.	in English	EUR 55
	Art. 8	Confirmation of account balances to third parties	EUR 50
	Art. 9	SWIFT messages	EUR 10 per page
	Art. 10	Express service	by arrangement, min. EUR 20
	Art. 11	Postal expenses	
	1.	Local	actual expenses, but not less than BGN 1
	2.	International	actual expenses, but not less than EUR 5
	Art. 12	Special Courier – actual expenses	
	1.	Local	min. EUR 5
	2.	International	min. EUR 45
	Art. 13	Fax expenses	
	1.	Local	EUR 2 per page
	2.	International	EUR 5 per page





Bank accounts	Art. 14	Art. 14 Power of attorney (POA) verification				
	1.	POA deposited in person by the principal at Fibank's office				
	2.	POA notarized by a notary or by a person performing notarial functions in Bulgaria				
	3.	POA certified by a Bulgarian diplomatic or consular mission or by a person performing notarial functions abroad				
Cash transactions						
Purchase and sale of foreign currency	Art. 15	Safe deposit boxes in strong room as per price-list				
	1.	In Sofia				
		Term	Size	1 month	3 months	6 months
Transfers	1.1.	up to 12/35/40 cm		BGN 200	BGN 300	BGN 500
	1.2.	up to 24/35/40 cm		BGN 300	BGN 500	BGN 900
	1.3.	up to 36/35/40 cm		BGN 350	BGN 550	BGN 1600
	1.4.	over 36/35/40 cm		BGN 400	BGN 600	BGN 1800
Cheques in foreign currency						
Lending	2.	Within the country				
		Term	Size	1 month	3 months	6 months
Bank cards	2.1.	up to 12/35/40 cm		BGN 70	BGN 130	BGN 220
	2.2.	up to 24/35/40 cm		BGN 110	BGN 170	BGN 320
	2.3.	up to 36/35/40 cm		BGN 120	BGN 190	BGN 360
Financial instruments	2.4.	over 36/35/40 cm		BGN 150	BGN 210	BGN 400
Distance banking	Notes:					
	1.	The fees under Art. 15 include three visits monthly (number of visits is not transferred from month to month). For every additional visit in the strong room a fee of BGN 5 is due.				
Private banking	2.	In the presence of promotional conditions on safe deposit boxes - as per price-list in bank branch/ office, appendix to the Tariff.				
Gold and commemorative coins	3.	The fee under Art. 9 shall be paid in case of execution of transactions outside the scope of Art.68, paragraph 5 from the Payment services and payment systems act.				
Other services						



CHAPTER TWO

Fees and commissions for business clients

The good business needs
a reliable partner





Bank accounts

Cash transactions

	Art. 1 Opening of bank accounts	At office	Through MyFibank
	1. Current accounts in local and foreign currency	BGN 20	free of charge
	2. Cumulative, liquidation and special accounts	BGN 20	not supported
	3. Term deposits	free of charge	free of charge
	4. Donation accounts	free of charge	not supported
	5. Other special accounts	by arrangement, min. 0.2%, min. BGN 100	not supported
	6. Accounts according to Art. 39 from Law on the attorneys	free of charge	not supported
	7. Customer accounts of insurance brokers and agents according to Art. 306, para 1, Item 2 of the Insurance Code	free of charge	not supported
	8. Special accounts according to Art. 24 of the Law on public execution officers	free of charge	not supported
	9. Special accounts according to Art. 25a of the Law on notaries and notarial practice	free of charge	not supported
	10. Special accounts under concession contract	free of charge	not supported
	11. Account according to Art. 23 of the Law on payment services and payment systems /safeguard account/	BGN 50	not supported
	12. Account according to Art. 92 of the Law on Markets in Financial Instruments /client account of the investment intermediary /	BGN 50	not supported

Letters of credit

Documentary / Clean collections

International guarantees

Lending

Bank cards

Financial instruments

Distance banking

Private banking

Gold and commemorative coins

Other services

	Art. 2 Maintenance of bank accounts	Reports (statements)	
		on paper	through MyFibank
	1. Current accounts, opened at Fibank's office		
	1.1. in local currency	BGN 20 monthly	BGN 14 monthly
	1.2. in foreign currency	BGN 25 monthly	BGN 20 monthly
	1.3. Current accounts in local and foreign currency, opened through MyFibnk		BGN 14 monthly
	2. Cumulative, liquidation and special accounts	BGN 20 monthly	BGN 14 monthly
	2.1. Cumulative accounts for incorporation of companies	free of charge	not supported
	3. Term deposits and donation accounts	free of charge	free of charge
	3.1. Free deposit, opened at an office of the Bank	BGN 20 monthly	BGN 14 monthly
	3.2. Free deposit, opened through MyFibank		BGN 14 monthly
	4. Commission for total daily customer's accounts balance	free of charge	free of charge





Bank accounts



	Art. 2 Maintenance of bank accounts	Reports (statements)	
		on paper	through MyFibank
Cash transactions			
Purchase and sale of foreign currency	5. Amendment of terms and conditions of special accounts	by arrangement, min. BGN 50	
Transfers	6. Accounts according to Art. 39 from Law on the attorneys	BGN 20 monthly	BGN 14 monthly
Cheques in foreign currency	6.1. in local currency	BGN 25 monthly	BGN 20 monthly
	6.2. in foreign currency	BGN 20 monthly	BGN 14 monthly
Letters of credit	7. Customer accounts of insurance brokers and agents according to Art. 306, para 1, Item 2 of the Insurance Code	free of charge	free of charge
Documentary / Clean collections	8. Special accounts according to Art. 24 of the Law on public execution officers	BGN 20 monthly	BGN 14 monthly
International guarantees	9. Special accounts according to Art. 25a of the Law on notaries and notarial practice	free of charge	free of charge
Lending	10. Special accounts under concession contract	BGN 50	BGN 50
	11. Account according to Art. 23 of the Law on payment services and payment systems /safeguard account/	BGN 50	BGN 50
	12. Account according to Art. 92 of the Law on Markets in Financial Instruments /client account of the investment intermediary/	BGN 50	BGN 50
	Art. 3 Closing of bank accounts	At office	Through MyFibank
Bank cards	1. Closing of current accounts by order of the Account Holder	BGN 30	BGN 30
Financial instruments	2. Closing of deposit accounts	free of charge	free of charge
Distance banking	3. Closing of donation accounts	free of charge	not supported
Private banking	4. Closing of other bank accounts	free of charge	free of charge
Gold and commemorative coins	4.1. for accumulation accounts	BGN 30	not supported
	4.2. for liquidation accounts	BGN 30	not supported
	4.3. for accounts of enterprise committee under the Election Code	free of charge	not supported
	4.4. Account according to Art. 23 of the Law on payment services and payment systems /safeguard account/	BGN 30	not supported
Other services	4.5. Account according to Art. 92 of the Law on Markets in Financial Instruments /client account of the investment intermediary/	BGN 30	not supported





Bank accounts



			At office	Through MyFibank
Cash transactions	Art. 4 Bank accounts of investment intermediaries (non-banks)	1. Bank accounts of investment intermediaries (non-banks) servicing book-entry securities transactions	according to Chapter II, Section XIII, Art. 5	according to Chapter II, Section XIII, Art. 5
Purchase and sale of foreign currency	Art. 5 VIP – IBAN	1. For a package for up to 5 accounts	BGN 100	not supported
Transfers	Art. 6 Reports (statements) on bank account	1. Report (statement) on bank account – upon request in Fibank		
Cheques in foreign currency		1.1. report for a chosen period/day from the current month - duplicate	BGN 3	
Letters of credit		1.2. monthly report for a previous period up to 6 months as of the last reporting period inclusive	BGN 5 per report	
Documentary / Clean collections		1.3. monthly report for a previous period more than 6 months	BGN 10 per report	
International guarantees	Art. 7 Reports (statements) on accounts with bank cards	2. Reports (statements) on bank accounts on an electronic medium – electronic banking "My Fibank"		free of charge
Lending		1. Report on account with a debit card – by mail		
Bank cards		1.1. monthly	BGN 5	free of charge
		1.2. for 3 months	BGN 10	free of charge
		1.3. for 6 months	BGN 15	free of charge
		1.4. for 12 months	BGN 30	free of charge
Financial instruments		2. Statement on card account with a credit card on a paper-based medium		
Distance banking		2.1. monthly by mail	BGN 5	
Private banking		2.2. upon request at Fibank for the last reporting period	BGN 5	
Gold and commemorative coins		2.3. upon request at Fibank for the last reporting period - duplicate	BGN 10	
Other services		2.4. upon request at Fibank for previous reporting period	BGN 20	
		3. Reports (statements) on electronic medium on card accounts, incl. credit card		free of charge




Bank accounts


Cash transactions	Art. 8 Bank packages		Monthly
	1. Fibank Business		BGN 24.00
Purchase and sale of foreign currency	2. Fibank Business Class		BGN 18.50
	3. Fibank Business Class +		BGN 29.50
Transfers	4. Fibank Business Class Premium		BGN 58.00
	5. Fibank Ultra Business		BGN 98.00
Cheques in foreign currency	Art. 9 Gold account	At Office	Through MyFibank
Letters of credit	1. Opening	free of charge	free of charge
	2. Maintenance	0.10% on an annual basis, min. BGN 3.90 monthly	0.10% on an annual basis, min. BGN 3.90 monthly
Documentary / Clean collections	3. Closing	free of charge	not supported
International guarantees	4. Purchase and sale of dematerialized gold	BGN 2.00	free of charge
	5. Commission for total daily customer's accounts balance	not applicable	not applicable
Lending	6. Reports (statements) on bank account – upon request in Fibank		
	6.1. report for a chosen period/day from the current month	BGN 2.00	
Bank cards	6.2. monthly report for a previous period up to 6 months as of the last reporting period inclusive	BGN 5.00 per report	
	6.3. monthly report for a previous period more than 6 months	BGN 10.00 per report	
Financial instruments	6.4. reports (statements) on bank accounts on an electronic medium		free of charge
Distance banking	Art. 10 Garnishment notice on accounts		
	1. Blocking of accounts in execution of a received garnishment notice		BGN 30
Private banking	2. Administration of a blocked account with an order received from the body that imposed the garnishment for a temporary authorization for urgent payments		BGN 30 for each order
Gold and commemorative coins			
Other services			





Bank accounts

Cash transactions

Purchase and sale of foreign currency

Transfers

Cheques in foreign currency

Letters of credit

Documentary / Clean collections

International guarantees

Lending

Bank cards

Financial instruments

Distance banking

Private banking

Gold and commemorative coins

Other services

Notes:

1. The Bank requires a minimum balance of BGN 50.00 (EUR 50 or the equivalent amount in foreign currency) for all accounts defined in Art. 1, Item 1 and Art. 2, Item 1 and a minimum balance of BGN 50.00 for accounts of enterprise committee under the Election Code. Zero balance under these types of accounts shall be deemed sufficient ground for closing the account without prior notification of the Account Holder.
2. Products and services which are included in the bank packages under Art. 8 are described in Appendix "Packages for business clients" to Fibank's Tariff.
3. VIP – IBAN can be generated only by opening an account and the fee under Art. 5 is collected by opening of 1 to 5 accounts at once.
4. The commission under art. 2, item 4 shall be calculated for the amount, exceeding the specified overall account balance (OAB) in BGN or the equivalence in other currencies (under the BNB exchange rate) for each day of exceeding on actual number of days basis, where the year is considered to be 365 days, respectively 366 days and shall be due daily.
OAB is equal to the total account balance (credit balance for the day) for each account of the client in the Bank, incl. deposit accounts. The commission shall not be applied in case of exceeding the OAB from the paid interest on the maturity date of the deposit, on balances on accounts used as credit exposure collateral and for balances on: a) budget accounts; b) cumulative accounts; c) accounts which opening is regulated by law and where balances of third parties are kept; d) accounts in USD.
Depositing of amounts, exceeding the stated above OAB may contribute to negative profitability to the client's account
5. Duplicate – a report (statement) on a paper-based medium given upon customer's demand in an office/branch different from those where statements are received or when receiving statements on electronic medium through electronic banking "My Fibank".
6. The fees and commissions valid for legal entities shall also be applied to customers-condominium regardless of their management form and type of used bank services and to customers-enterprising committees under the Election Code.
7. No fee shall be collected by the Bank for closing an accumulation account under Art. 3, Item 4.1. in case the customer simultaneously opens a current account.
8. Commission under Art. 9, item 2 shall be calculated on the credit balances for each day based on the actual number of days, the year considered as consisting of 365 days, 366 days respectively, due to monthly, unless in case of closing the account, when the commission shall be accrued and due as of the date of its closing. Commission shall be paid through the servicing account and calculated at the exchange rate of the Bulgarian lev to the price of gold announced by Bulgarian National Bank for the day. In case servicing account is opened on the currencies, different from Bulgarian lev, the commission shall be recalculated at the Bulgarian National Bank exchange rate for the respective currency as of the date of the transaction.





	Art. 1	Cash transactions	in local currency	in foreign currency
Bank accounts				
	1.	Cash deposit	0.50%, min. BGN 5	0.50%, min. EUR 2.50
Cash transactions	2.	Cash withdrawal		
	2.1.	up to BGN 200,000/ EUR 100,000 with prior notice	0.60%, min. BGN 10	0.60%, min. EUR 6
Purchase and sale of foreign currency	2.2.	for the amount above BGN 5,000/ EUR 2,500 up to BGN 200,000/ EUR 100,000 without prior notice	0.70%, min. BGN 10	0.80%, min. EUR 5
Transfers	2.3.	above BGN 200,000/ EUR 100,000 with prior notice	by arrangement, min. 0.70%	by arrangement, min. 0.80%
	2.4.	from term deposits		
Cheques in foreign currency	2.4.1.	at maturity	free of charge	free of charge
	2.4.2.	before maturity	according to Art. 1, Items 2.1., 2.2. and 2.3.	according to Art. 1, Items 2.1., 2.2. and 2.3.
Letters of credit	2.5.	Withdrawal of amounts in foreign currency based on prior declared denomination structure (if possible for the Bank)		0.01% on the amount, min. EUR 5
Documentary / Clean collections	3.	Cash transfers to accounts with Fibank		
	3.1.	To accounts of business clients		
International guarantees	3.1.1.	when the orderer is Fibank's client	0.5%, min. BGN 5	0.5%, min. EUR 2.50
	3.1.2.	when the orderer is not Fibank's client	0.55%, min. BGN 6	0.55%, min. EUR 3
Lending	3.2.	To accounts of individuals		
	3.2.1.	when the orderer is Fibank's client	0.3%, min. BGN 4	0.3%, min. EUR 2
Bank cards	3.2.2.	when the orderer is not Fibank's client	BGN 4 plus 0.3%	EUR 2 plus 0.3%
	3.3.	to accounts of Ministry of Interior (MI) for payment of fees for administrative services, related with vehicles	according Appendix	
Financial instruments	4.	Cash deposit in BGN coins	5% of the amount, min. BGN 10	not supported
Distance banking	5.	Cash withdrawal of coins	5% of the amount, min. BGN 10	not supported
Private banking				
Gold and commemorative coins				
Other services				





		in local currency	in foreign currency
Bank accounts			
Cash transactions	6. To/from customer accounts of insurance brokers and agents according to Art. 155, para 1, Item 2 of the Insurance Code		
Purchase and sale of foreign currency	6.1. Cash deposits including cash transfers 6.1.1. up to BGN 3,000/EUR 1,500 6.1.2. for the amount above BGN 3,000/ EUR 1,500	BGN 2 per deposit 0.1%, max. BGN 200	EUR 2 0.15%, max. EUR 100
Transfers	6.2. Cash withdrawal	according to Art. 1, Item 2	according to Art. 1, Item 2
Cheques in foreign currency	7. To/from special accounts according to Art. 25a of the Law on notaries and notarial practice		
Letters of credit	7.1. Cash deposits including cash transfers 7.1.1. by individuals, including non-clients of Fibank	according to Art. 1, Item 1 free of charge	according to Art. 1, Item 1 free of charge
Documentary / Clean collections	7.2. Cash withdrawal	according to Art. 1, Item 2	according to Art. 1, Item 2
International guarantees	8. Cash depositing, including cash transfer to special accounts under Art.24 of the Private Enforcement Agents Act, including when the payer is not a client of Fibank.	free of charge	free of charge
Lending	9. In the event of prior arrangement and subsequent refusal or reduction of the requested amount upon withdrawal	0.3% on the refused/reduced amount, min. BGN 10	0.3% on the refused/reduced amount, min. EUR 20
Bank cards	Art. 2 Other cash transactions		
Financial instruments	1. Collection and/or transportation of cash amounts 2. Enlarging/breaking of banknotes	by arrangement, min. BGN 75 1% on the amount, min. BGN 10	
Distance banking	3. Checking of banknotes 4. Exchange of damaged banknotes in foreign currency including postponed exchange of damaged and/or dropped out banknotes in foreign currency	BGN 1 per banknote 10% on the amount for amounts up to 5000 currency units; 5 % on the amount for amounts above 5000 currency units	
Private banking	5. Exchange of BGN banknotes to coins and vice versa	3 %, min. BGN 10	
Gold and commemorative coins			
Other services			





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Notes:

1. For calculation of the commission under Art. 1 all deposits or all withdrawals shall be summed up per client on a daily basis. For calculation of the commission in foreign currency all deposits or all withdrawals shall be summed up per client on a daily basis in EUR or the equivalence of other foreign currency in EUR at the Bulgarian National Bank's daily exchange rates.
2. For cash withdrawals above BGN 5,000 or EUR 2,500 (equivalence in USD), the client should make a prior notice until 15.00 o'clock on the previous working day. A preliminary notice is needed for cash withdrawals in currencies different from BGN, EUR and USD. Amounts above BGN 30,000 or EUR 15,000 (equivalence in other foreign currency) should be announced 2 working days in advance, amounts above BGN 1,000,000 (equivalence in other foreign currency) – 7 working days in advance.
3. For prior notice under Item 2 stated above sufficient funds on the Account are required.
4. Cash withdrawals above BGN 50,000 (equivalence in foreign currency) on working days after 17.30, as well as on Saturdays, Sundays and holidays should not be allowed without prior notice in accordance with Item 2 stated above and should be written out with own signature and submitted personally by the Account Holder at Fibank's office.
5. For cash withdrawals from term deposit accounts at maturity or before maturity, a prior notice is required for the amounts, within the timeframe and the requirements, under Item 1, 2, 3 and 4 above.
6. Cash withdrawals without prior notice shall be executed within the official working hours of the Bank from 09:00 to 17:30, in case that the banking office dispose of the respective exceeding over the cash surplus. Withdrawals from deposit accounts without prior request can be made within the official working hours of the Bank from 09:00 to 17:30 and in the following offices:
 - for Sofia - in the office of Dragan Tsankov;
 - for the country - from the central office of the branch;
 - for the clients of "Private Banking Department" - after negotiation with the Vault.
7. The commission for withdrawal based on prior declared denomination structure shall be additionally paid to the commission for cash withdrawal under Art.1, Item 2.
8. The commission for cash deposit in coins (Art. 1, Item 4) shall be collected in case of deposit of coins more than 20 items (total of all cash deposits per day) regardless of their denomination including when the deposit is mixed (of banknotes and coins). This commission shall be accrued on the whole amount of the deposited coins and shall be additionally paid to the commission for cash deposit under Art. 1, Item 1, Item 3, Item 6.1., Item 7.1.
9. The commission for cash withdrawal of coins (Art. 1, Item 5) shall be additionally paid to the commission for cash withdrawal under Art. 1, Item 2, Item 6.2. and Item 7.2.
10. The orderer is the person on behalf of whom and on whose account the cash transfer is executed.
11. As of 05.04.2019 the fee upon Art. 1., Item 1 shall be collected also for depositing to deposit accounts.





III. PURCHASE AND SALE OF FOREIGN CURRENCY

Bank accounts	Art. 1	Purchase and sale of foreign currency	
	1.	On bank accounts with Fibank	free of charge
Cash transactions	2.	On a cash desk	0.1% of the deposited amount, min. BGN 1
Purchase and sale of foreign currency	Art. 2	Exchange of foreign currency for other foreign currency	
	1.	For amounts up to EUR 100,000	0.5% min. EUR 1
	2.	For amounts above EUR 100,000	free of charge
Transfers	Art. 3	Cash purchase or exchange of CHF banknotes from 8th series (dropped out banknotes from April 2021)	
Cheques in foreign currency	1.	up to 500 000 CHF	3%
	2.	from 500 000 CHF up to 1 000 000 CHF	2%
Letters of credit	3.	over 1 000 000 CHF	1%
	4.	Finance institutions	by arrangement, min. 1%
Documentary / Clean collections	Art. 4	Cash purchase or exchange of GBP banknotes (dropped out banknotes from 01 October 2022)	
International guarantees	1.	up to 500 000 GBP	3%
	2.	from 500 000 GBP up to 1 000 000 GBP	2%
Lending	3.	over 1 000 000 GBP	1%
	4.	Finance institutions	by arrangement, min. 1%
Bank cards	Note:		
Financial instruments	1.	For foreign exchange deals under Art. 2 in cash the clients shall also pay a charge under Art. 1, Item 2.	
Distance banking	2.	For purchase or exchange of banknotes under Art. 3 for amounts above 100 000 CHF a prior notice is needed - 2 working days in advance.	
Private banking	3.	For purchase or exchange of banknotes under Art. 4 for amounts above 100 000 GBP a prior notice is needed - 2 working days in advance.	
Gold and commemorative coins			
Other services			





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A. IN LOCAL CURRENCY

Art. 1	Internal Transfers	at office	through MyFibank
1.	For transfer from account in BGN	BGN 4.50	BGN 0.60
1.1.	for transfer from account in EUR	BGN 5	BGN 1.20
1.2.	for transfer from account in foreign currency, different from EUR	BGN 6	BGN 3
2.	From and to accounts of one and the same client of Fibank	BGN 4.50	free of charge
3.	When the ordering customer-insurance broker or agent orders a transfer from customer account according to Art. 155, para 1, Item 2 of the Insurance Code to a beneficiary's account with Fibank	free of charge	free of charge
4.	When the ordering customer-notary officer orders a transfer from customer's account under Art. 25a of the Law on notaries and notarial practice to a beneficiary's account with Fibank	free of charge	free of charge
5.	When the ordering customer-public execution officer orders a transfer from customer account according to Art. 24 of the Law on public execution officers to a beneficiary's account with Fibank		free of charge
Art. 2	Interbank Transfers		
1.	When the orderer holds an account with Fibank through:		
1.1.	BISERA	BGN 7	BGN 1.30
1.2.	BISERA – Instant Payments Blink up to BGN 30 000 (at accessibility of the Beneficiary's Payment Service Provider)	BGN 7	BGN 1.30
1.3.	RINGS	BGN 40	BGN 12
2.	When the orderer does not hold an account with Fibank through:		
2.1.	BISERA	3%, min. BGN 20	not supported
2.2.	RINGS	3%, min. BGN 20 + BGN 20	not supported





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	Art. 3 Mass payment orders	at office	through MyFibank
1.	Internal Transfers	BGN 0.30 plus BGN 5 (fee for file processing)	BGN 0.30
2.	Interbank Transfers	BGN 1.20 plus BGN 5 (fee for file processing)	BGN 1.20
2.1.	via RINGS	BGN 12 plus BGN 5 (fee for file processing)	BGN 12
	Art. 4 Incoming transfers	free of charge	free of charge
	Art. 5 Direct debit		
1.	Initiation or payment between Fibank's clients	BGN 7	not supported
2.	Initiation or payment when the orderer or the beneficiary is not a client of Fibank (interbank)	BGN 6	not supported
	Art. 6 Standing orders		
1.	Registration	BGN 2	free of charge
2.	Amendment/Complement of the registration	BGN 2	not supported
3.	Internal transfer	BGN 1	BGN 1
3.1.	from and to accounts of one and the same client of Fibank	free of charge	free of charge
4.	Interbank transfer (outgoing)	BGN 1.50	BGN 1.50
	Art. 7 Automatic repayment of liabilities on credit card of Diners Club Bulgaria AD		
1.	Registration, amendment/complement of the registration	BGN 1	not supported
2.	Cancellation of the registration after client's order	BGN 1	not supported
3.	Transfer	BGN 0.20	not supported
	Art. 8 Cancellation or changing the transfer requisites upon request by the orderer	BGN 15	BGN 15
1.	Cancellation of mass payment order	BGN 50	BGN 50





Bank accounts	Art. 9	Other charges and commissions	
	1.	Cancellation of incoming transfer to account of Fibank's client upon request by other banks	BGN 15
Cash transactions	2.	Inquiries for outgoing transfers to other banks upon request of the orderer	BGN 15
	3.	Inquiries for incoming transfers to account of Fibank's client upon other bank's request	BGN 15
Purchase and sale of foreign currency	4.	Transfer in execution of garnishment	BGN 10
	5.	Processing of incoming transfer in case of incorrectly indicated or closed IBAN of the payee in the order of the payer	BGN 10
Transfers	6.	Blocking of transfers in connection with fraud	8%

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Notes:

1. For a transfer under Art. 2, Items 2, 2.1 the orderer shall not pay additional commission for cash deposit (under Art. 1 of Chapter Two, Section II "Cash transactions").
2. For a cash ordered transfer under Art. 2, Items 1.1, 1.3 the orderer shall additionally pay a commission for cash deposit (under Art. 1 of Chapter Two, Section II "Cash transactions").
3. For a transfer under Art. 3 the fee shall be collected for every separate credit transfer part of the mass payment transfer, excluding the file processing fee, which is collected once for every file.
4. The Bank reserves the right to refuse to initiate interbank transfers ordered by persons non-clients of the Bank, as well as to refuse the processing of the orders with invalid bank account number of the beneficiary or to set commissions and fees for each particular case, which may differ from those specified in Art. 2.
5. For transfers under Art.2, Item 1.2. – Accessibility is present when the beneficiary's payment service provider is certified and participates in the Instant Payments Blink Scheme.
6. The charges under Art.9, Items 1 and 3 shall be paid by the Banks, upon their request for cancellation or inquiries for incoming transfers.
7. The fee under Art.9, Item 4 shall be due in addition to the transfer fee.
8. The fee under Art.9, item 6 shall be deducted from the amount of the transfer.
9. Payment orders for interbank credit transfers accepted until:
 - a) BISERA - 17:00 o'clock at office; 17:45 o'clock through the electronic banking "My Fibank" (My Fibank);
 - b) SEBRA - 14:30 o'clock at office; 15:15 o'clock through MyFibank;
 - c) RINGS - 14:45 4. o'clock at office; 15:20 o'clock through MyFibank
 shall be executed on the same working day and payment orders accepted after this time shall be executed on the next working day.
10. Payment orders for internal credit transfers accepted until:
 - a) at offices with standard working hours – 17:30 o'clock;
 - b) at offices with extended working hours – 21:30 o'clock;
 - c) through My Fibank – 22:00 o'clock,
 shall be executed on the same working day and payment orders accepted after this time shall be executed on the next working day.




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B. IN FOREIGN CURRENCY

Art. 1 Internal transfers

		at office	through MyFibank
1	For transfer from account in foreign currency different from EUR	BGN 6	BGN 3
1.1.	for transfer from account in EUR	BGN 5.00	BGN 1.20
1.2.	for transfer from account in BGN	BGN 4.50	BGN 0.60
2.	From and to accounts of one and the same client of Fibank	BGN 4.50	free of charge
3.	When the ordering customer-notary officer orders a transfer from customer account according to Art. 25a of the Law on notaries and notarial practice to a beneficiary's account with Fibank	free of charge	
4.	When the ordering customer-public execution officer orders a transfer from customer account according to Art. 24 of the Law on public execution officers to a beneficiary's account with Fibank		free of charge

Art. 2 Standing orders

1.	Registration	BGN 2	free of charge
2.	Amendment/Complement of the registration	BGN 2	not supported
3.	Internal transfer	BGN 1	BGN 1
3.1.	from and to accounts of one and the same client of Fibank	free of charge	free of charge





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Art. 3	Credit Transfers	at office	through MyFibank
1.	Incoming transfers		
1.1.	for amounts in EUR within EEA	free of charge	free of charge
1.2.	for amounts up to EUR 100, outside EEA regardless the currency, or within EEA in currency different from EUR	free of charge	free of charge
1.3.	for amounts above EUR 100, outside EEA regardless the currency, or within EEA in currency different from EUR	0.10%, min. EUR 10, max. EUR 150	0.10%, min. EUR 10, max. EUR 150
2.	Outgoing transfers		
2.1.	in EUR within EEA	BGN 7	BGN 1.30
2.2.	express transfers in EUR within EEA at the client's request	BGN 40	BGN 12
2.3.	outside EEA, regardless the currency, or within EEA in currency different from EUR	0.20%, min. EUR 25, max. EUR 250	0.20%, min. EUR 20, max. EUR 200
2.3.1.	for amounts up to EUR 500	EUR 15	EUR 15
2.4.	express transfers outside EEA, regardless the currency or within EEA in currency different from EUR	0.25%, min. EUR 35, max. EUR 350	0.20%, min. EUR 30, max. EUR 300
2.5.	transfers to UNIBank, R North Macedonia	BGN 4.90	BGN 1.20
Art. 4	Other fees and commissions		
1.	Transfer cancellation upon request by local or foreign banks		BGN 100
1.1.	Cancellation of transfer in EUR upon request by banks within EEA		BGN 15
2.	Cancellation or changing the transfer requisites by the orderer		BGN 80 plus actual costs
2.1.	Cancellation or changing the transfer in EUR requisites within EEA upon request by the orderer		BGN 15
3.	Inquiries for outgoing transfers upon request of the orderer		BGN 50 plus actual costs
3.1.	Inquiries for outgoing transfers in EUR to other banks within EEA upon request by the orderer.		BGN 15
4.	Inquiries for incoming transfers upon request of other banks		BGN 70 plus actual costs
4.1.	Inquiries for incoming transfer in EUR from other banks within EEA to account of Fibank's client		BGN 15





Bank accounts	5. Transfers to Fibank-Albania (same day value date)	
	5.1. for amounts up to EUR 1,000	EUR 2
Cash transactions	5.2. for amounts over EUR 1,000	EUR 8
Purchase and sale of foreign currency	6. Sending of an excerpt from client's account via SWIFT	EUR 100 per month
Transfers	7. In case of a wrong or missing IBAN of the beneficiary in the orderer's application	EUR 20
	8. Transfer in execution of garnishment	BGN 5
	9. Blocking of transfers in connection with fraud	8%

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Notes:

1. Conditional transfers shall be handled as documentary letters of credit.
2. The return of a incoming transfer by order of the beneficiary shall be considered as a transfer.
3. When performing a payment transaction within the European Economic Area (EEA) the charges paid by the payer and the payee shall be shared (SHA) – each of them shall pay the charges due to his payment service provider.
 - a) If payments are done in a currency different from the currency of an EEA country and the payment service user is not an individual the charges may be fully collected from the payer (OUR) or from the payee (BEN) after their individual agreement with the servicing banks and after agreement between the banks.
 - b) When performing a payment transaction outside EEA the charges shall be paid (OUR/SHA/BEN) in accordance with payers' indications and the terms of the respective payment system.
4. The charges under Art. 4, Item. 1 and 4 shall be due by the banks upon their request for transfer cancellation or inquiry for incoming transfers to accounts of Fibank's client.
5. The fee under Art.4, Item 8 shall be due in addition to the transfer fee
6. The fee under Art.4, item 9 shall be deducted from the amount of the transfer.
7. Payment orders for interbank credit transfers accepted until:
 - a) outgoing transfers in EUR within EEA – 16:00 o'clock at office; 16:15 o'clock through MyFibank;
 - b) express transfers in EUR within EEA at the client's request - 17:30 o'clock at office and through MyFibank;
 - c) transfers outside EEA, regardless the currency, or within EEA in currency different from EUR - 17:00 o'clock at office; 17:30 through MyFibank;
 - d) express transfers outside EEA, regardless the currency or within EEA in currency different from EUR - 17:00 o'clock at office; 17:30 – through MyFibank, shall be executed on the same working day, and orders accepted after this time - on the next working day.
8. Payment orders for internal credit transfers accepted until:
 - a) at offices with standard working hours – 17:30 o'clock;
 - b) at offices with extended working hours – 21:30 o'clock;
 - c) through My Fibank – 22:00 o'clock,
 shall be executed on the same working day and payment orders accepted after this time shall be executed on the next working day.





Bank accounts	Art. 1	Cheque collection	
	1.	Collection of cheques drawn on other banks	0.30%, min. EUR 30, max. EUR 250
Cash transactions	Art. 2	Cheques issuance	
	1.	Drawn on a Bank where Fibank holds an account	0.30%, min. EUR 30, max. EUR 250
Purchase and sale of foreign currency	Art. 3	Additional fees	
Transfers	1.	Cancellation of cheques at request of the orderer	
	1.1.	when the original cheque is presented	EUR 25
Cheques in foreign currency	1.2.	when the original cheque is not presented (stop payment of issued cheque)	EUR 25 plus the fee of the bank payer
	2.	Express cheque issuance in the same working day	EUR 20

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Note:

1. The commissions of the other banks under Art. 1, if such occur, are at orderer's expense and shall be additionally collected.
2. The term of cheque issuance in Sofia offices of Fibank shall be until the end of working day following the day of the presentation of issuance request. For offices out of Sofia the term shall be prolonged with one working day.
3. The cheques shall be collected/issued only on/of the client account in Fibank.

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A. LETTERS OF CREDIT IN LOCAL CURRENCY

Art. 1 Letters of credit opened by Fibank

1.	Opening, handling and payment	
1.1.	with cash collateral	0.30%, min. BGN 100 per quarter or part thereof
1.2.	with non-cash collateral	0.50%, min. BGN 100 per quarter or part thereof
2.	Amendment of the conditions (except for increase of amount and extension)	BGN 50
3.	Cancellation before expiry	BGN 50
4.	Discrepant documents under the Letter of Credit (to be collected by the confirming bank)	BGN 100
5.	Deferred payment or acceptance (as from the date of payment acceptance)	0.1%, min. BGN 50 per month or part thereof

Art. 2 Letters of credit opened with Fibank by other banks

1.	Advising without obligation (except for increase of amount and extension)	0.1%, min. BGN 50, max. BGN 500
2.	Advising of amendment (except for increase of amount and extension)	BGN 50
3.	Handling and payment of the documents	0.175%, min. BGN 50, max. BGN 800
4.	Confirmation	by arrangement
5.	Letter of Credit cancellation before expiry	BGN 50
6.	Discrepant documents submitted, returned for correction and adjustment	BGN 50
7.	Transfer of Letter of Credit to other beneficiary	0.2%, min. BGN 50, max. BGN 250
8.	Maturity control for deferred payment under documentary credits not confirmed by Fibank	0.1%, min. BGN 30, max. BGN 250 per quarter or part thereof
9.	Assignment of proceeds under documentary credit upon instruction of the beneficiary	0.1%, min. BGN 30, max. BGN 150
10.	Advising of assignment of proceeds under an Letter of credit in favor of Fibank's client without commitment	BGN 40





Bank accounts

B. DOCUMENTARY (STANDBY) LETTERS OF CREDIT IN FOREIGN CURRENCY
Art. 1 Documentary letters of credit opened with Fibank by other banks

Cash transactions	1. Transmission of a letter of credit message to other bank	EUR 35
Purchase and sale of foreign currency	2. Pre-advice	EUR 30
	3. Advising without commitment (applies also for confirmed letters of credit)	0.1%, min. EUR 50, max. EUR 500
Transfers	4. Confirmation	by arrangement
	5. Advising of amendment (except for increase, extension and confirmation)	EUR 45
Cheques in foreign currency	6. Handling and payment of documents (including payment without presentation of documents)	0.2%, min. EUR 50
	7. Maturity control for deferred payment under documentary letter of credit not confirmed by Fibank	0.1%, min. EUR 30, max. EUR 250 per quarter or part thereof
Letters of credit	8. Cancellation of a documentary letter of credit before expiry date	EUR 50
	9. Forwarding of a documentary letter of credit for utilization to other bank	0.1%, min. EUR 40, max. EUR 500
Documentary / Clean collections	10. Presented discrepant documents which are returned for correction	EUR 60
International guarantees	11. Transfer of documentary letter of credit to another beneficiary	by arrangement, min. 0.2%, min. EUR 70, per quarter or part thereof
	12. Assignment of proceeds under documentary letter of credit (cession) upon instruction of the beneficiary	0.15%, min. EUR 50 per quarter or part thereof
Lending	13. Advising of assignment of proceeds under an letter of credit in favor of Fibank's client without commitment	0.1%, min. EUR 40, max. EUR 100
Bank cards	14. Advising of amendment of assignment of proceeds under a letter of credit (except for increase of the amount)	EUR 35
	Art. 2 Documentary letters of credit opened by Fibank	
Financial instruments	1. Telex/SWIFT pre-advice	EUR 30
	2. Opening, handling and payment	
Distance banking	2.1. with cash collateral	0.30%, min. EUR 70 per quarter or part thereof
Private banking	2.2. with non-cash collateral	0.50%, min. EUR 70 per quarter or part thereof
Gold and commemorative coins	3. Bank confirmation of documentary letters of credit without cash collateral, until termination of commitment	by arrangement
	4. Deferred payment or acceptance (as from the date of acceptance of payment)	0.1%, min. EUR 50 per month or part thereof
Other services	5. Amendment of the conditions under a documentary letter of credit (except for increase, extension and confirmation)	EUR 45





Bank accounts	6. Cancellation of documentary letters of credit before expiry date	EUR 40
Cash transactions	7. For extended liability by Fibank, complexity or express handling of letters of credit, (back to back letters of credit, guarantees, collections, transfers, payments provided with standby letters of credit for loan return, etc.) the commission shall be increased by	min. 0.05%, min. EUR 30, max. 0.5%, once only
Purchase and sale of foreign currency	8. Payment of received discrepant documents (the foreign bank is charged)	EUR 70

Transfers

Cheques in foreign currency

Notes:

1. For letters of credit, containing "about/approximately", the Bank shall calculate all fees and charges based on the amount/increased amount of the documentary letter of credit plus 10%, unless otherwise defined.
2. For revolving/increase the Bank shall apply fees and charges on the revolving/increased amount as for opening a new documentary letter of credit.
3. The commission for opening/confirming a documentary letter of credit shall be collected for the entire term of validity of the documentary letter of credit and shall not be refunded in case of cancellation before the expiry date or if the documentary letter of credit is not used.

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Bank accounts	Art. 1	Collection of documents received from other banks	
	1.	Delivery of documents against payment or acceptance	0.25%, min. EUR 50
Cash transactions	2.	Maturity control for deferred payment	0.1%, min. EUR 30 per quarter or part thereof
	3.	Delivery of documents "free of payment"	0.2%, min. EUR 40, max. EUR 250
Purchase and sale of foreign currency	4.	Advising amendment of any collection instructions	EUR 40
	5.	Return of unpaid collection documents	EUR 50
Transfers	6.	Nonpayment tracers	EUR 30
	7.	Transmission of collections to other banks	EUR 30
Cheques in foreign currency	8.	Documents covering delivery of goods consigned to the address of Fibank instead of the payer's address upon preliminary agreement	0.35%, min. EUR 50
Letters of credit	Art 2	Documents sent for collection to other banks	
	1.	Sending of documents for collection/acceptance	0.25%, min. EUR 40, per quarter or part thereof
Documentary / Clean collections	2.	Amendment of collection instructions	EUR 40
	3.	Payment tracers	EUR 30
International guarantees			
Lending			
Bank cards			
Financial instruments			
Distance banking			
Private banking			
Gold and commemorative coins			
Other services			





	Art. 1	Guarantees issued by other banks	
Bank accounts	1.	Telex/SWIFT pre-advice	EUR 35
Cash transactions	2.	Transmission of a message on guarantee to other bank	EUR 35
Purchase and sale of foreign currency	3.	Advising without commitment	0.1%, min. EUR 50 max. EUR 500
Transfers	4.	Re-issuance/confirmation against a counter guarantee by another bank	by arrangement
Cheques in foreign currency	5.	Advising amendment	EUR 45
Letters of credit	6.	Payment and handling of documentary guarantees	According to Chapter II, Section VI, letter B, Art.1, Items 6,7,8,10,11,12
Documentary / Clean collections	7.	Cancellation before expiry date	EUR 40
International guarantees	8.	Handling payment claims of the beneficiary under the guarantee	0.1%, min. EUR 50, max. EUR 100
	Art. 2	Guarantees/counter guarantees issued by Fibank	
Lending	1.	Telex/SWIFT pre-advice	EUR 35
Bank cards	2.	Guarantee issue	
	2.1.	with cash collateral	0.30%, min. EUR 50 per quarter or part thereof
	2.2.	with non-cash collateral	by arrangement
Financial instruments	2.3.	Express issuance of bank guarantees	EUR 30 (additional fee)
Distance banking	3.	Request for issuance of other bank's guarantee based on a counter guarantee, issued by Fibank	
Private banking	3.1.	for the period prior to issuance	0.05%, min. EUR 50 per quarter or part thereof
Gold and commemorative coins	3.2.	for the period covering the issuance of the guarantee to the expiry date of the counter-guarantee	by arrangement
Other services			
	4.	Amendment of the conditions under bank guarantees	
	4.1.	with cash collateral	
	4.1.1.	excluding increase and/or extension	EUR 50
	4.1.2.	increase and/or extension	as for a new guarantee on the increased amount and/or extended term
	4.2.	with non-cash collateral	
	4.2.1.	excluding increase and/or extension	EUR 50
	4.2.2.	increase and/or extension	as for a new guarantee on the increased amount and/or extended term
	5.	Issuance of a guarantee for opening of a letter of credit	0.2%, min. EUR 40 per quarter or part thereof
	6.	Issuance of a guarantee for payment of papers (bills of exchange, promissory notes, etc.), as well as for acceptance or avalizing of such papers	0.15%, min. EUR 70 per month or part thereof
	7.	Extended liability by Fibank, monitoring other transactions, related to the guarantee (back to back letters of credit, guarantees, collections, transfers, payments provided with guarantee for loan return, etc.) the commission shall be increased by	by arrangement, min. 0.05%, min. EUR 30, max. 0.5% once only
	8.	Payment in case of claims under guarantee/counter guarantee	0.1%, min. EUR 50, max. EUR 500

Notes:

1. The commission for issuance/confirmation shall be collected for the entire term of validity of the guarantee and shall not be refunded when reducing or canceling the guarantee before the expiry date.
2. Documentary guarantees shall be treated as letters of credit for the purposes of the present Tariff.




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A. LENDING TO LARGE AND MEDIUM ENTERPRISES
Art. 1 Loan application fee

- | | |
|---|---------------------|
| 1. For loans: | 0.15%, min. BGN 100 |
| 1.1. for "Cash" business loan | BGN 40 |
| 1.2. for Business overdraft | free of charge |
| 2. For expert opinions, evaluations, consultations and other services related to analysis of the loan application and evaluation of the collateral additionally | the actual costs |
| 3. For structuring of financing | by arrangement |

Art. 2 Grant fee

- | | |
|-----------------------------|----------------|
| 1. for "Cash" business loan | 1% once only |
| 2. for Business overdraft | free of charge |

Art. 3 Commitment Fee, including a tranche of the credit line

- | | |
|---|----------------|
| 1. On overdraft, including "Cash" business loan | 1% annually |
| 2. On Business overdraft | free of charge |

Art. 4 Management Fee

- | | |
|--|--|
| 1. On loans | 1% for each consecutive year or part thereof |
| 2. On conditional loan and credit line | 0.25% once only |
| 2.1. On a tranche of the credit line | 1% annually |
| 3. On overdraft | 1% for each consecutive year or part thereof |
| 3.1. On Business overdraft | free of charge |
| 4. For loans, including overdrafts above BGN 500,000 | by arrangement |
| 5. For "Cash" business loan (on the principal repayment balance or the amount of the overdraft after expiry of the first year) | 0.5% for each consecutive year or part thereof |

Art. 5 Renegotiation

- | | |
|--|---|
| 1. Renegotiation application fee | BGN 500 |
| 1.1. for "Cash" business loan | BGN 20 |
| 1.2. for Business overdraft | free of charge |
| 1.3. for extention of the utilization term of an overdraft | at amount according to Art. 1 of this Section |
| 2. Renegotiation of a credit deal conditions | 0.15%, min. BGN 100, max. BGN 10 000 |
| 2.1. for loans with cash collateral | free of charge |
| 2.2. for "Cash" business loan | free of charge |
| 2.3. for Business overdraft | free of charge |

Art. 6 Prepayment

- | | |
|---|--|
| 1. Working capital loan, including a tranche of the credit line for working capital | 2% |
| 2. Investment loan, including a tranche of the credit line for investment capital | 3% |
| 3. Funded by other financial institutions (refinancing) | 5% |
| 4. Preliminary termination of an overdraft contract | 5% from the amount of the approved overdraft |
| 4.1. for Business overdraft | free of charge |
| 5. for "Cash" business loan | free of charge |

Art. 7 Obliteration of mortgage

- | | |
|--------------------------------------|---------|
| 1. Obliteration of registered pledge | BGN 100 |
|--------------------------------------|---------|

- | | |
|--------------------------------------|--------|
| 1. Obliteration of registered pledge | BGN 50 |
|--------------------------------------|--------|





B. LENDING TO SMALL ENTERPRISES			
	Art. 8 Loan application fee		
Cash transactions	1. For loans:	0.15%, min. BGN 100	
Purchase and sale of foreign currency	1.1. for "Cash" business loan	BGN 50	
Transfers	1.2. for Business overdraft	free of charge	
Cheques in foreign currency	2. For expert opinions, evaluations, consultations and other services related to analysis of the loan application and evaluation of the collateral – additionally	the actual costs	at amount according to Art.8 of this Section
	Art. 9 Grant fee		
Letters of credit	1. for "Cash" business loan	0.2%, min. BGN 100, max. BGN 1000 once only	
Documentary / Clean collections	2. for Business overdraft	free of charge	
	Art. 10 Commitment Fee, including a tranche of the credit line		
International guarantees	1. On overdraft, including "Cash" business loan	1% annually	
Lending	2. On Business overdraft	free of charge	
	Art. 11 Management Fee		
Bank cards	1. On loans	1% for each consecutive year or part thereof	
Financial instruments	2. On overdraft	1% for each consecutive year or part thereof	
Distance banking	2.1. On Business overdraft	free of charge	
Private banking	3. Conditional loan and credit line	0.25%, once only	
Gold and commemorative coins	3.1. On a tranche of the credit line	1% annually	
Other services	4. For "Cash" business loan (on the principal repayment balance or the amount of the overdraft, in the beginning of each consecutive year after expiry of the first year)	0.2%, min. BGN 100, max. BGN 1000	
	Art. 12 Renegotiation		
	1. Renegotiation application fee		
	1.1. for "Cash" business loan	BGN 50	
	1.2. for Business overdraft	free of charge	
	1.3. for extention of the utilization term of an overdraft		at amount according to Art.8 of this Section
	2. Renegotiation of a credit deal conditions		0.15%, min. BGN 100, max. BGN 10 000
	2.1. for loans with cash collateral		free of charge
	2.2. for "Cash" business loan		free of charge
	2.3. for Business overdraft		free of charge
	Art. 13 Prepayment		
	1. Working capital loan, including a tranche of the credit line for working capital		
	2. Investment loan, including a tranche of the credit line for investment capital		3%
	3. Specialized loan		5%
	4. Funded by other financial institutions (refinancing)		5%
	5. Preliminary termination of an overdraft contract		5% from the max permissible amount of the debit balance to date of preliminary termination
	5.1. for Business overdraft		free of charge
	6. for "Cash" business loan		free of charge
	7. Preliminary decrease of a loan limit of an overdraft contract		5% from the amount of the preliminary decreased limit
	Art. 14 Obliteration of mortgage		
	1. Obliteration of registered pledge		
			BGN 50


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C. MICROLENDING
Art. 15 Loans

1.	Loan application fee	0.15%, min. BGN 100	
1.1.	for "Cash" business loan	BGN 50	
1.2.	for Business overdraft	free of charge	
2.	Grant fee		
2.1.	for "Cash" business loan	0.2%, min. BGN 100, max. BGN 1000 once only	
2.2.	for Business overdraft	free of charge	
3.	Commitment Fee	free of charge	
3.1.	On overdraft, including "Cash" business loan and "Cash+" business loan	1% annually	
3.1.1.	On Business overdraft	free of charge	
3.2.	On a tranche of the credit line	1%	
4.	Management Fee		
4.1.	for loans	1% for each consecutive year or part thereof	
4.2.	on overdrafts	1% for each consecutive year or part thereof	
4.2.1.	on Business overdraft	free of charge	
4.3.	for "Cash" business loan (on the principal repayment balance or the amount of the overdraft, in the beginning of each consecutive year after expiry of the first year)	0.2%, min. BGN 100, max. BGN 1000	
4.4.	for "Cash+" business loan (on the principal repayment balance or the amount of the overdraft after expiry of the first year)	0.2%, min. BGN 50, max. BGN 500 for each consecutive year or part thereof	
4.5.	for "Mortgage loan for foreign clients"	0.08% for each month	
4.6.	for "Loan for farmers based on direct payments per surface unit"	1% for each consecutive year or part thereof	
4.7.	for credit lines	0.25% once only	
4.8.	for a tranche of the credit line	1% annually	
5.	Renegotiation		
5.1.	renegotiation application fee, including "Cash+"	BGN 20	business loan
5.1.1.	for "Cash" business loan	BGN 50	
5.1.2.	for extention of the utilization term of an overdraft	at amount according to Art.15, Item 1 of this Section	
5.1.3.	for Business overdraft	free of charge	
5.2.	renegotiation of a credit deal conditions	0.15%, min. BGN 100, max. BGN 10 000	
5.2.1.	for loans with cash collateral	free of charge	
5.2.2.	for "Cash" business loan and "Cash+" business loan	free of charge	
5.2.3.	for Business overdraft	free of charge	
6.	Prepayment		3%
6.1.	Funded by other financial institutions (refinancing)	5%	
6.2.	Preliminary termination of an overdraft contract	3% from the amount of the approved overdraft	
6.2.1.	Funded by other financial institutions (refinancing)	5% from the amount of the approved overdraft	
6.2.2.	for Business overdraft	free of charge	
6.3.	For "Cash" business loan and "Cash+"	free of charge	business loan
6.4.	For "Loan for farmers based on direct payments per surface unit" in case of prepayment with funds from "State Fund Agriculture" subsidy	free of charge	
6.5.	On a tranche of the credit line for working capital	2%	
6.6.	With own funds on investment loans, including on a tranche of the credit line for investment capital	1%	
7.	Obliteration of mortgage		BGN 100
7.1.	Obliteration of registered pledge		BGN 30





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D. BANK GUARANTEES

Art. 16 Bank guarantees

1.	Issuance of bank guarantees	
1.1.	with cash collateral	0.30%, min. EUR 20 per quarter or part thereof
1.2.	with non-cash collateral	by arrangement, min. EUR 50
1.3.	Business bank guarantee	0.30%, min. 20 e8po per quarter or part thereof
1.4.	Express (within 24 hours) issuance of bank guarantees – additionally	EUR 50
2.	Amendment of conditions under bank guarantees	
2.1.	Excluding increase and/or extension	EUR 50
2.2.	Increase and/or extension	according to Art. 16, Item 1.1., Item 1.2. or Item 1.3. on the increased amount and/or extended term of the guarantee

Art. 17 Discounting, acceptance, avalizing commercial papers, assigning or acquiring receivables, regardless of the financial instrument used

by arrangement

Art. 18 Internal and export factoring

by arrangement





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Notes:

1. The fees under Art. 1, Art. 8 and Art. 15, Item 1 are due for all types of loan deals, including granting of loans, bank guarantees, authorizing conditional loans, discounting, acceptance, avalising commercial papers, assigning or acquiring of receivables regardless of the financial instrument used, with the exception of bank guarantees secured by cash or conditional loan.
2. For the purpose of defining the fees under Art. 1, Art. 8 and Art. 15, Item 1, the Bank shall calculate the BGN equivalence of loans denominated in foreign currency using the daily exchange rate of the Bulgarian National Bank for the respective currency.
3. The commitment fee is a lump-sum fee, which shall be calculated after expiry of the utilization term on the unused amount of the loan or the respective loan tranche. By loans with term of utilization longer than 30 calendar days, reckoned from the 31st day, a supplementary commission for commitment shall be calculated (on annual basis) on the difference between the amount of the approved loan and the actual debt during every day of the utilization period and is due on a monthly basis.
4. The commitment fee for overdraft loan shall be calculated on the difference between the amount of the approved loan (limit of the overdraft) and the actual debt during every day of the utilization period and is due on a monthly basis.
5. The management fee is lump-sum fee, calculated for every year or part thereof. For the first year the fee is calculated on the total amount of the approved loan and is due no later than the first disbursement of the loan. For every following year or part thereof, the fee is calculated on the unpaid amount of the loan. The management fee for conditional loan/credit line is a lump-sum fee, calculated for the entire term of the loan on the total amount of the conditional loan/credit line. The management fee for a tranche of the credit line is calculated on the amount of the reclaimed tranche.
 - 5.1. The management fee for overdraft loan per Art. 4, Item 3 and Art. 11, Item 2 for deals concluded until 14.11.2016 shall be calculated at the rate of 1.5% for each consecutive year or part thereof.
6. In the event of renegotiation of a loan, the management fee is collected for the increased loan amount and/or for the extended loan term (Art. 4 or Art. 11 or Art. 15, Item 4) plus the fee for renegotiation under Art. 5, Item 1 and Item 2 or Art. 12, Item 1 and Item 2 or Art. 15, Item 5.1. and 5.2.
 - 6.1. In the event of renegotiation of maturity overdraft for extention of its utilization term (or other conditions) the fees and commissions due shall be collected as for a new loan.
7. In the event of renegotiation of the loan (when the loan amount is not increased and/or the loan term is not extended) the commission under Art. 5 or Art. 12 or Art. 15, Item 5 is collected on the outstanding loan amount/commitment of the Bank.
8. The fee for prepayment of the loan (Art. 6, Art. 13 and Art. 15, Item 6) shall be calculated on the part of the loan, including on a tranche of the credit line which is paid before maturity.
9. Fees and commissions for "Bank guarantees" as defined in the present Section XI. "Credit deals" refer to corporate clients, as well to small, medium and micro firms.
10. The fees under Art. 6, Item 4, Art. 13, Item 5 and Art. 15, Item 6.2. are not due for business credit card overdrafts.
11. The issuance fee of a bank guarantee shall be collected when it is issued for the entire term of its validity.





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A. DEBIT CARDS

Art. 1 Business debit cards

1.	Issuance of card on a current account	free of charge	12.	Cash withdrawal with debit card at POS terminal in branches of other bank outside EEA	BGN 8.00 + 1% of the amount
2.	Express issuance of debit card		13.	Change of PIN code at ATM in Bulgaria	free of charge
2.1.	for Fibank's head office and all offices and branches in Sofia – one working day after application submission	BGN 20	14.	Refund of amounts paid to payment account by card, related to return of or refusal from goods/services	1% of the amount
2.2.	for Fibank's branches outside Sofia – within three working days after application submission	BGN 20	15.	Change of limits of debit card	BGN 3
3.	Reissuance of a debit card		16.	Blocking a card	free of charge
3.1.	at expiration of the validity term	Free of charge	17.	Unblocking a debit card	BGN 1
3.2.	before expiration of the validity term	BGN 5	18.	Unjustified disputed transaction	BGN 20
4.	Maintenance	free of charge	19.	Balance check up at ATM	
4.1.	Visa Business Debit and Mastercard Business Debit	free of charge	19.1.	at Fibank's ATM	BGN 0.50
4.2.	Visa Platinum Business Debit	BGN 5	19.2.	at other bank's ATM in Bulgaria or within EEA	BGN 1.00
5.	Cash withdrawal from ATM		19.2.	outside EEA	BGN 2.00
5.1.	from Fibank's ATM	0.15%, min. BGN 0.30	20.	Delivery of an issued card for receiving:	
5.2.	from other banks' ATM in Bulgaria or within EEA	0.2%, min. BGN 1.50	20.1.	in a different town upon customer's request submitted at the office	BGN 10
5.3.	from ATM outside EEA	1%, min. BGN 7	20.2.	in a different office within the branch upon customer's request submitted at the office	BGN 5
6.	Payment at POS terminal in Bulgaria and abroad	free of charge	21.	Delivery of an issued card abroad by special courier upon customer's request	BGN 100
7.	Payment of services via ATM with debit card	free of charge	22.	Currency conversion for transactions in currency, different from the account's currency	0.25% of the amount
8.	Transactions, related to gambling and games of chance	1.5% of the amount			
9.	Cash withdrawal at commercial outlet	BGN 0.30			
10.	Cash withdrawal at POS terminal in branches of Fibank	BGN 5.00 + 1% of the amount			
11.	Cash withdrawal with debit card at POS terminal in branches of other bank in Bulgaria or within EEA	BGN 6.00 + 1% of the amount			

Notes:

1. Express issuance of debit card for Fibank's head office and all offices and branches in Sofia – one working day after application submission
2. Express issuance of debit card for Fibank's branches outside Sofia – within three working days after application submission





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B. CREDIT CARDS

Art. 2 Credit cards VISA & Mastercard

1.	Issuance of credit card	free of charge	10.	Transactions, related to gambling and games of chance	1.5% of the amount
2.	Express issuance of credit card		11.	Change of PIN code at ATM	free of charge
2.1.	for Fibank's head office and all offices and branches in Sofia – within two working day after application submission	BGN 50	12.	Refund of amounts paid to payment account by card, related to return of or refusal from goods/services	1% of the amount
2.2.	for Fibank's branches outside Sofia – within three working days after application submission	BGN 50	13.	Blocking a card	free of charge
3.	Reissuance of credit card	BGN 20	14.	Unblocking a card	BGN 5
4.	Annual maintenance fee for first card	BGN 89	14.1.	Unblocking a card when the amount is collectable in case of a blocking due to overdue payments	free of charge
5.	Cash withdrawal from ATM		15.	Change of card limits	BGN 20
5.1.	from Fibanks' ATM in Bulgaria	BGN 9.00 + 1% of the amount	16.	Unjustified disputed transaction	BGN 40
5.2.	from other banks' ATM in Bulgaria or within EEA	BGN 12.00 + 1% of the amount	17.	Automatic repayment of liabilities on credit card	
5.3.	from ATM outside EEA	BGN 17.00 + 1% of the amount	17.1.	registration, amendment/complement of registration	BGN 1
6.	Cash withdrawal at commercial outlet	BGN 1.50	17.2.	cancellation of registration upon request of the client	BGN 1
7.	Cash withdrawal at POS terminal in bank office		17.3.	transfer	BGN 0.30
7.1.	at Fibank offices in Bulgaria	BGN 9.00 + 2% of the amount	18.	Balance check up at ATM	
7.2.	at other bank offices in Bulgaria or within EEA	BGN 12.00 + 2% of the amount	18.1.	at Fibank's ATM	BGN 0.50
7.3.	at bank offices outside EEA	BGN 17.00 + 2% of the amount	18.2.	at other bank's ATM in Bulgaria or within EEA	BGN 1.00
8.	Payment of goods and services at merchants		18.3.	outside EEA	BGN 2.00
8.1.	in Bulgaria or within EEA	free of charge	19.	Delivery of an issued card for receiving:	
8.2.	outside EEA	free of charge	19.1.	in a different town upon customer's request submitted at the office	BGN 10
9.	Payment of services via ATM	free of charge	19.2.	in a different office within the branch upon customer's request submitted at the office	BGN 5
			20.	Delivery abroad by special courier of an issued card upon customer request	BGN 100
			21.	Currency conversion for transactions in currency, different from the account's currency	0.25% of the amount





Bank accounts	Art. 3 Other fees and commissions	
	1. Fees and commissions payable by merchants for payments with bank cards at POS terminals	by agreement
Cash transactions	2. Cash withdrawal for cardholders, clients of other banks, at Fibank's branches	4% of the amount withdrawn
	3. Cash withdrawal with a card issued by Diners Club or with Discover card at Fibank's branches	5% of the amount withdrawn
Purchase and sale of foreign currency	4. Visual information on a transaction at ATM	BGN 15
	5. Installation of a POS terminal	free of charges
Transfers	6. Express installation of a POS terminal	
	6.1. for Fibank's head office and all offices and branches in Sofia – within two working days after application submission	BGN 100
Cheques in foreign currency	6.2. for Fibank's branches outside Sofia – within three working days after application submission	BGN 100
	7. Advance payment to mobile operator for GSM POS terminal	BGN 5 monthly
Letters of credit	8. Payments of utility bills through the „Electronic utility bills“ service of „ePay“	
	8.1. registration at Fibank's office	BGN 15
Documentary / Clean collections	8.2. change/supplementing of registration	BGN 10
	8.3. makcu плащане, дължими към „Иней“ АД - www.epay.bg	
International guarantees		

Lending	C. DEPOSITS WITH BANK CARDS ON ATM WITH DEPOSIT FUNCTION	
Bank cards	Art. 4 Deposit through Fibank ATM with deposit function	
	1. With credit cards, issued from Fibank	free of charges
	2. With debit cards, issued from Fibank	BGN 0.30
Financial instruments	Notes:	
Distance banking	1. The annual maintenance fee as per Art. 3, Item 4 is due at the beginning of each year after issuance of the card.	
	2. Business credit cards VISA/Mastercard with irreducible balance require minimum blocked account balance as follows:	
Private banking		BGN USD EUR CHF GBP
	Visa Business/ Mastercard Business	400 200 200 400 200
Gold and commemorative coins	3. Credit card Visa Classic is not to be offered as of 01.01.2018. The issued cards are valid until their term of validity, as they are reissued in Visa PayWave Classic.	
Other services	4. Credit card Visa Business Standard and Mastercard Business Gold are not to be offered as of 03.09.2018. The issued cards are valid until their term of validity, as they are reissued in Visa Business Gold, respectively in Mastercard Business Standard.	





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A. GOVERNMENT SECURITIES

Art. 1 Transactions in GS on the primary market

1. Approved orders	0.075% of face value, min. BGN 10
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3. Blocking of GS in a register, except for cases of establishment of pledges under the Special Pledges Act (SPA)	BGN 25
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4. Preparation and processing of documents for registering of circumstances related to the establishment, modification, or release of pledges on dematerialized GS under the SPA	BGN 20
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5. Maturity of issues	0.025% of face value of the GS
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6. Preparing a statement on the GS kept with Fibank, outside the reports provided to clients under MFIA u Commission Delegated Regulation (EU) 2017/565	
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6.1. statement from Fibank register as at current date	BGN 5
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6.2. statement from Fibank register as at selected date - up to 2 years back	BGN 20
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6.3. other types of statements/certificates outside items 6.1. and 6.2.	negotiable,min. BGN 50
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Art. 3 Transfers of GS between registers

1. Transfer of GS to client from Fibank's registry into his registry with another ESROT participant	BGN 20
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2. Transfer of GS to client from register with another ESROT participant into his registry with Fibank	BGN 20
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3. Transfer of GS to client from Fibank's registry into his registry with another ESROT participant without change of ownership	BGN 20
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4. Transfer of GS to client from register with another ESROT participant into his registry with Fibank without change of ownership	BGN 10
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Art. 4 Others

1. Opening of registry with Fibank	no fee
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1. The amount of the financial instruments under Article 4, item 2.2. is the higher value of the market value at the end of the respective month and the nominal value of the financial instruments.	
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2. Maintenance of GS subaccount in BNB depository	
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2.1. professional clients	BGN 20 per month
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2.1. professional clients	BGN 20 per month
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2.2. non-professional clients	0.10% of the financial instruments value on an annual basis (charged monthly), min. BGN 20 per month
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2.2. non-professional clients	0.10% of the financial instruments value on an annual basis (charged monthly), min. BGN 20 per month
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Note:





Bank accounts

Cash transactions

Purchase and sale of foreign currency

Transfers

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Letters of credit

Documentary / Clean collections

International guarantees

Lending

Bank cards

Financial instruments

Distance banking

Private banking

Gold and commemorative coins

Other services

B. CORPORATE SECURITIES, MUNICIPAL BONDS AND COMPENSATORY BONDS

	Art. 5 Bank accounts of investment intermediaries (non-banks) for book-entry securities transactions		
	1. Opening an account	BGN 10	3. For transactions in corporate, municipal, mortgage bonds
	2. Account maintenance, including statements	BGN 20 per month	3.1. up to BGN 20,000 0.20%, min. BGN 20
	3. Daily cash settlement of stock exchange transactions	BGN 2	3.2. from BGN 20,001 to BGN 100,000 0.15%, min. BGN 20
	4. Transfer of funds from the account for transactions in book-entry securities to another payment account of the investment intermediary with Fibank	BGN 0.50	3.3. over BGN 100,000 negotiable
	Art. 6 Brokerage in transactions in financial instruments		4. For transactions in Privatization Segment securities at BSE - Sofia AD
	1. Submission of sale/purchase orders	no fee	4.1. up to BGN 50,000 2%, min. BGN 30
	2. For transactions in shares, share options, warrants, exchange traded funds (ETFs), compensatory instruments	BGN 2.50 per transaction plus commission on the transaction value, as follows:	4.2. from BGN 50,001 to BGN 100,000 1.50%
	2.1. transactions on a regulated market:		4.3. over BGN 100,000 negotiable, min. 0.30%
	2.1.1. up to BGN 20,000	0.80%, min. BGN 5 per order	5. For transactions in other financial instruments negotiable
	2.1.2. from BGN 20,001 to BGN 100,000	0.60%, min. BGN 5 per order	
	2.1.3. over BGN 100,000	negotiable	
	2.2. transactions concluded through the electronic trading platform on behalf of Fibank clients	0.50%	
	2.3. OTC transactions in:		
	2.3.1. financial instruments not admitted to trading on a regulated market	the commissions under item 2.1. above	
	2.3.2. financial instruments admitted to trading on a regulated market	1.50%, min. BGN 20	





	Art. 9	Depository and custody services	
Bank accounts	1.	Opening a client account for financial instruments to the register of Fibank in the Central Depository AD (CD)	negotiable
Cash transactions	1.1.	for first account	BGN 3
Purchase and sale of foreign currency	1.2.	for each subsequent account	BGN 2
Transfers	2.	Issuance of a certificate for financial instruments kept in a client account to the register of Fibank in the CD	BGN 10
Cheques in foreign currency	3.	Transfer of financial instruments without change of ownership	
Letters of credit	3.1.	transfer of financial instruments from own account of the client with the CD, or from client account with another investment intermediary, to client account to the register of Fibank in the CD (incoming transfer)	BGN 10
Documentary / Clean collections	3.2.	transfer of financial instruments from client account to the register of Fibank in the CD to own account of the client with the CD (outgoing transfer)	BGN 15
International guarantees	3.3.	transfer of financial instruments from client account to the register of Fibank in the CD to client account with another investment intermediary (outgoing transfer)	BGN 30
Lending	4.	Maintenance of a sub-account for financial instruments with the CD	
Bank cards	4.1.	professional clients	no fee
Financial instruments	4.2.	non-professional clients	0.10% of the financial instruments value on an annual basis (charged monthly)
Distance banking	5.	Payment of income on corporate securities and municipal bonds	
Private banking	5.1.	payment of cash dividend, interest and principal to a client account at Fibank	no fee
Gold and commemorative coins	5.2.	payment of dividend in shares	no fee
Other services	5.3.	statement of paid dividends, interest and principal	
	5.3.1.	on paper	BGN 2
	5.3.2.	by email	no fee
	6.	Services related to repurchase offers or exchange of financial instruments	
	6.1.	submission of order	no fee
	6.2.	brokerage per transaction	the commissions under Art.6
	7.	Services related to exercise of rights on shares, warrants, convertible bonds	
	7.1.	submission of order	no fee
	7.2.	subscription of securities in case of capital increase of a company	negotiable, min. BGN 10
	8.	Subscription of financial instruments in case of IPO	negotiable, min. BGN 10
	9.	Registration of additional allocations, stock splits and other mandatory corporate events to the financial instruments account of the client with Fibank	no fee
	10.	Underwriting of issues	negotiable
	11.	Depository services	negotiable





Bank accounts

Cash transactions

Art. 10	Preparing a statement on financial instruments kept with Fibank, outside the reports provided to clients under MFIA u Commission Delegated Regulation (EU) 2017/565
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1. Statement from Fibank register of financial instruments as at current date BGN 5

Purchase and sale of foreign currency

2. Statement from Fibank register of financial instruments as at selected date - up to 2 years back BGN 20

3. Other types of statements/certificates outside items 1 and 2 negotiable, min. BGN 50

Transfers

Art. 11 Registration agent services

Cheques in foreign currency

1. Transfer of financial and compensatory instruments under transactions entered directly into between the parties the commissions under Art. 6, item 2.3., min. BGN 20

2. Transfer of financial and compensatory instruments under donations negotiable, min. BGN 100

Letters of credit

3. Issuance of statement on financial and compensatory instruments held in CD as at current date (portfolio statement) BGN 160

4. Issuance of statement on financial and compensatory instruments held in CD as at current date, with data on CD members where accounts are kept (extended portfolio statement) BGN 160

Documentary / Clean collections

5. Issuance of statement on financial and compensatory instruments held in CD as at selected date BGN 160

6. Issuance of a duplicate statement on financial and compensatory instruments held in own account in CD BGN 30

7. Change of legal entity data BGN 30

Lending

8. Other registration agent services, including statements negotiable

Bank cards

Notes:

1. Fees under Art. 5, item 2 and item 3 shall be collected once a month, and the fee under Art. 5, item 4 - for each transaction, from an account at Fibank specified by the investment intermediary.

2. The amount of the financial instruments under Article 9, item 4.2. shall be defined as follows:
For bonds it is the higher value of the market value at the end of the respective month and the nominal value of the financial instruments.
For financial instruments, different from bonds it is the market value at the end of the respective month and if there is none – according to the Ordinance № 23 of the FSC on the terms and procedure for client assets valuation.

3. Clients that have a contract with Fibank for conducting transactions in financial instruments by using electronic platform, shall also pay a fee for access to the trading system, according to the terms and conditions of the contract.

4. The price of services under Art. 9, item 10 shall depend on the method of underwriting and the issue amount.

5. For any other banking services and transactions related to the payment of dividends, interest and principal on corporate securities and municipal bonds under Art. 9, item 5.1, the fees and commissions in the relevant sections of the Fibank Tariff shall apply.





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Private banking

Gold and commemorative coins

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C. TRANSACTIONS AND TRANSFERS WITH FINANCIAL INSTRUMENTS ON FOREIGN MARKETS

Art. 1	Transactions in shares, exchanged traded funds (ETFs), exchanged traded notes (ETNs), depositary receipts (DRs) and other financial instruments	Art. 5	Depository and custody services
1.	On regulated US markets 1.1. for transactions exceeding USD 100,000 or 20,000 shares	0.50% of the transaction amount, min. USD 30 negotiable	1. Maintenance of a sub-account for financial instruments with Clearstream-Luxembourg Depository
2.	On regulated European markets 2.1. for the following countries:	0.50% of the transaction amount, but no less than: 2.1.1. Germany /XETRA 2.1.2. Germany /FF 2.1.3. Austria 2.1.4. France 2.1.5. Italy 2.1.6. Netherlands 2.1.7. Great Britain 2.1.8. Luxembourg 2.1.9. Switzerland 2.1.10. Belgium 2.1.11. Spain 2.1.12. Portugal 2.1.13. Finland 2.1.14. Greece 2.2. for transactions exceeding EUR 50,000 3. On other foreign regulated markets	shares and other financial instruments, different from bonds 0.25% of the financial instruments value on an annual basis (charged monthly), min. 15 EUR per month 1.1.1. in case of financial instruments value exceeding EUR 100,000 negotiable 1.2. bonds 0.20% of the financial instruments value on an annual basis (charged monthly), min. 15 EUR per month 1.2.1. in case of par value exceeding EUR 100,000 negotiable 2. Transfer of financial instruments 2.1. transfer of financial instruments within Clearstream Banking Luxemburg (Internal) EUR 20 2.2. transfer of financial instruments from Clearstream Banking Luxemburg to Euroclear France (Bridge) EUR 20 2.3. transfer of financial instruments from Clearstream Banking Luxemburg to other depository institutions (External) negotiable 2.4. cross-border transfer of GS issued in the Bulgarian market (with a local depository the BNB) to/from another foreign central depository of financial instruments without change of ownership BGN 40 2.5. other types of transfers of financial instruments negotiable 3. Payment of cash dividends, coupon payments 0.225%, min. EUR 2 4. Payment of dividends in shares EUR 2 plus expenses
Art. 2	Transactions in bonds ordered by the client	0.20% of the transaction amount, min EUR 50	
Art. 3	Transactions in futures	negotiable	
Art. 4	Transactions in options	negotiable	





Bank accounts	5. Participation in repurchase procedures	EUR 2 plus expenses
Cash transactions	6. Registration of additional allocations, stock splits and other mandatory corporate events to the financial instruments account of the client with Fibank	EUR 2 plus expenses
Purchase and sale of foreign currency	7. Exercise of share rights	0.10%, min. EUR 10 plus expenses
Transfers	8. Purchase/sale of share rights	The commissions under Art.1 plus expenses
Cheques in foreign currency	9. Instructions on other corporate events at the client's request	negotiable
Letters of credit	10. Notification of corporate events requested by the client	EUR 20
Documentary / Clean collections	11. Preparing a statement on foreign financial instruments kept with Fibank, outside the reports provided to clients under MFIA u Commission Delegated Regulation (EU) 2017/565	
International guarantees	11.1. Statement from Fibank register of financial instruments as at current date	BGN 5
Lending	11.2. Statement from Fibank register of financial instruments as at selected date - up to 2 years back	BGN 20
Bank cards	11.3. Other types of statements outside items 11.1. and 11.2.	negotiable, min. BGN 50
Financial instruments	12. Services related to refund of taxes on dividends paid to the client's account in Fibank	negotiable
Distance banking		
Private banking		
Gold and commemorative coins		
Other services		

Art. 6 Other fees and commissions

1. Cancellation or change of an order submitted by the client	EUR 50
2. Processing of a notice for transaction, concluded by the client, which has been accepted for execution by the Bank in its capacity of depositary/custodian, received on:	
2.1. a day, when the transaction is concluded	free of charge
2.2. one working day before value date of transaction, after 14.00 o'clock	EUR 15
2.3. the same day on a value date of transaction	EUR 20

Notes:

1. The minimum amount of the commission for maintenance of a sub-account for financial instruments under Art. 5, item 1.1 and item 1.2., shall be charged on the overall client portfolio, regardless of the type of financial instruments.
2. The amount of the financial instruments under Article 5, item 1.1. is the market value at the end of the respective month and if there is none – according to the Ordinance № 23 of the FSC on the terms and procedure for client assets valuation.
The amount of the financial instruments under Article 5, item 1.2. is the higher value of the market value at the end of the respective month and the nominal value of the financial instruments.
3. The fee under Art. 6, item 2 is due to each notification received, regardless the number of transactions, included in it.
4. The fee under Art. 6, item 2 is due by the client, separately from the other fees and commissions, related with the execution of received orders/instructions by the client or providing depositary and custodianship services, and shall be additionally collected.
5. Any additional costs such as taxes, government or regulatory fees, or other payments to third parties that may arise in executing client orders, entering into transactions, or provision of other services, shall be born by the client and charged in addition to the fees and the commissions under this section.





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Letters of credit

Documentary / Clean collections

International guarantees

Lending

Bank cards

Financial instruments

Distance banking

Private banking

Gold and commemorative coins

Other services

A. ELECTRONIC BANKING "MY FIBANK"

Art. 1	Registration	free of charge
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1.	Amendment/termination of a registration	free of charge
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2.	Blocking/unblocking of access	free of charge
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Art. 2	Generating a new password for access	BGN 10
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Art. 3	On-site visit at client's request	BGN 100
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B. TELEPHONE BANKING

Art. 4	Registration	free of charge
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1.	Amendment/termination of a registration	free of charge
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2.	Blocking/unblocking of access	free of charge
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Art. 5	Generating of a new personal code for access	free of charge
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C. OTHER FEES AND COMMISSIONS

Art. 6	Registration and maintenance of Hardware/Software Token	
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1.	Software Token (Fibank Token)	free of charge
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2.	Change of a personal identification number (PINt)	BGN 10
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3.	Blocking/unblocking	free of charge
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Art. 7	Short messages (SMS): for receiving bank information through SMSStatus service; for information about authorizations on bank cards	
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1.	Registration	BGN 2
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2.	Amendment of registration	BGN 2
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3.	as per SMS	BGN 0.12
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4.	Supplementary messages, initiated by the Bank, including information for credit liabilities, new banking products, etc.	free of charge
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Art. 8	E-mail notification: registration, amendment of registration and e-mail messages	free of charge
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1.	E-mail messages for authorizations on bank cards	free of charge
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Notes:

- The fees and commissions in the relevant sections of the current Tariff shall apply for all other bank services and transactions executed through "My Fibank".





Bank accounts	Art. 1	Business EGO CLUB	
	1.	Business EGO +	
Cash transactions	1.1.	Monthly maintenance fee	BGN 150
	2.	Business EGO 3+	
Purchase and sale of foreign currency	2.1.	Monthly maintenance fee – up to 3 firms	
	2.1.1.	for platinum membership	BGN 860
Transfers	2.1.2.	for gold membership	BGN 375
	2.1.3.	for silver membership	BGN 260
Cheques in foreign currency	3.	Business EGO 5+	
	3.1.	Monthly maintenance fee – up to 5 firms	
Letters of credit	3.1.1.	for platinum membership	BGN 1 700
	3.1.2.	for gold membership	BGN 750
Documentary / Clean collections	3.1.3.	for silver membership	BGN 450
International guarantees	4.	Business EGO 10+	
	4.1.	Monthly maintenance fee – up to 10 firms	
Lending	4.1.1.	for platinum membership	BGN 2 590
	4.1.2.	for gold membership	BGN 1 450
	4.1.3.	for silver membership	BGN 900
Bank cards	5.	For a visit at client's office when the contractual free visits are over	BGN 10
	6.	Business EGO Portfolio	BGN 250
Financial instruments	Art. 2	Services for clients without concluded agreement for "Private banking"	
Distance banking	1.	Opening current account	BGN 120
	2.	Opening cumulative and current account	BGN 250
Private banking	3.	Single consultations	BGN 100
Gold and commemorative coins	Note:		
	1.	When using the services under Art. 2, Item 1 and Item 2, the fees under Chapter I. Bank accounts, Art.1, Item 1 and Item 2 shall not be due additionally.	
Other services			





Bank accounts

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Letters of credit

Documentary / Clean collections

International guarantees

Lending

Bank cards

Financial instruments

Distance banking

Private banking

Gold and commemorative coins

Other services

Art. 1 Gold and commemorative coins

- | | |
|--|--------------------------------------|
| 1. Sale of precious metals (gold and silver bullions and coins) | as per the price list |
| 2. Purchase of silver and investment gold (bullions and coins) | by arrangement |
| 3. Expert evaluations | by arrangement, min. BGN 20 plus VAT |
| 4. Consultation services on portfolio investments in precious metals | by arrangement, min. BGN 20 plus VAT |
| 4.1. Consultation services in the branches – additionally | actual costs |

Note:

1. Consulting services under Art. 1, Item 4, concerning portfolio investment in precious metals (bars, coins – rare, antique, middle age) is performed by the Gold and Commemorative Coins Department in the head office of Fibank.





Bank accounts	Art. 1 Consultation services on financial, market, legal, lending issues, etc., preparation of documents, commercial papers, letters of credit texts, guarantees, and other services	by arrangement, min. EUR 30
Cash transactions	Art. 2 Consulting, information and assistance for merger and acquisition deals, privatization deals, project management and finance structuring	by arrangement
Purchase and sale of foreign currency	Art. 3 Registering purchase/sale of foreign currency executed between companies - on the BGN equivalence of the sold currency	0.05%, min BGN 0.10
Transfers	Art. 4 Written reports/statements for banking transactions <ul style="list-style-type: none"> 1. For the current year, for each transaction 2. For previous years, for each transaction 3. Information request from Central Credit Register 	EUR 1, min. EUR 20
Cheques in foreign currency		EUR 1, min. EUR 25
Letters of credit	Art. 5 Duplicates, copies, scanned files of documents and exchange contracts	EUR 1 per page
Documentary / Clean collections	Art. 6 Verification and certification of authenticity and use of telegraphic test keys of Fibank	by arrangement, min. EUR 25
International guarantees	Art. 7 Issuing of certificates <ul style="list-style-type: none"> 1. For cumulative accounts 2. For accounts of enterprising committees under the Election Code 3. For other purposes, including commitment for opening of an account 4. Express issuance (up to 24 hours) – additionally 5. For balances on accounts under "Energy effectiveness and green economy" procedure 	BGN 15
Lending		BGN 15
Bank cards		BGN 50
Financial instruments	Art. 8 Issuing of bank letter of reference <ul style="list-style-type: none"> 1. in Bulgarian 2. in English 3. Express (within 24 hours) – additionally 	EUR 25
Distance banking		EUR 50
Private banking	<ul style="list-style-type: none"> 3.1. in Bulgarian 3.2. in English 	EUR 25
Gold and commemorative coins	Art. 9 Issuing a letter of intention	BGN 500
Other services		





Bank accounts	Art. 10 Confirmation of account balances to third parties	
	1. in Bulgarian	EUR 75
Cash transactions	2. in English	EUR 100
Purchase and sale of foreign currency	Art. 11 SWIFT messages	EUR 15 per page
Transfers	Art. 12 Express service	
	1. in local currency	by arrangement, min. EUR 25
	2. in foreign currency	by arrangement, min. EUR 50
Cheques in foreign currency	Art. 13 Postal expenses	
	1. Local	actual expenses, but not less than BGN 1
Letters of credit	2. International	actual expenses, but not less than EUR 5
Documentary / Clean collections	Art. 14 Special Courier – actual expenses	
	1. Local	min. EUR 5
International guarantees	2. International	min. EUR 45
Lending	Art. 15 Fax expenses	
	1. Local	EUR 2 per page
	2. International	EUR 5 per page
Bank cards		
Financial instruments		
Distance banking		
Private banking		
Gold and commemorative coins		
Other services		





Bank accounts	Art. 16 Safe deposit boxes in strong room as per price-list					
Cash transactions	1. In Sofia					
	Size	Term	1 month	3 months	6 months	12 months
	1.1.	up to 12/35/40 cm	BGN 200	BGN 300	BGN 500	BGN 900
Purchase and sale of foreign currency	1.2.	up to 24/35/40 cm	BGN 300	BGN 500	BGN 900	BGN 1600
Transfers	1.3.	up to 36/35/40 cm	BGN 350	BGN 550	BGN 1000	BGN 1800
	1.4.	over 36/35/40 cm	BGN 400	BGN 600	BGN 1100	BGN 2000
Cheques in foreign currency	2. Within the country					
	Size	Term	1 month	3 months	6 months	12 months
	2.1.	up to 12/35/40 cm	BGN 70	BGN 130	BGN 220	BGN 360
Letters of credit	2.2.	up to 24/35/40 cm	BGN 110	BGN 170	BGN 320	BGN 560
Documentary / Clean collections	2.3.	up to 36/35/40 cm	BGN 120	BGN 190	BGN 360	BGN 600
	2.4.	over 36/35/40 cm	BGN 150	BGN 210	BGN 400	BGN 660
International guarantees	Art. 17 Review of documents with regards to the current status of customers with place of registration or main activity in the areas that are sensitive to regulatory risk and depending on the business characteristics					
Lending	Art. 18 Power of attorney (POA) verification					
Bank cards	1.	POA deposited in person by the principal at Fibank's office	free of charge			
Financial instruments	2.	POA notarized by a notary or by a person performing notarial functions in Bulgaria	BGN 5			
Distance banking	3.	POA certified by a Bulgarian diplomatic or consular mission or by a person performing notarial functions abroad	BGN 30			
Private banking	Notes:					
Gold and commemorative coins	1.	The fees under Art. 16 include three visits monthly (number of visits is not transferred from month to month). For every additional visit in the strong room a fee of BGN 3 is due.				
Other services	2.	In the presence of promotional conditions on safe deposit boxes - as per price-list in bank branch/office, appendix to the Tariff.				
	3.	The fee under Art. 17 is payable annually (per year or part of it). In case of discontinue of relations, regardless of the reason therefore, the fee collected is not subject to return.				
	4.	The fee under Art. 11 shall be paid in case of execution of transactions outside the scope of Art.68, paragraph 5 from the Payment services and payment systems act.				





**Additional and
concluding provisions**

Appendix



Additional and concluding provisions

Appendix

International credit cards
Diners Club

License assets evaluations

Establishment and monitoring of business relations with foreign legal entities

Packages and programs for individuals

Payment account for basic transactions

Packages for business clients

Bank packages, offered by "Unionbank" EAD till 04.03.2014

Deposit/notice accounts via the Weltsparen internet platform

ADDITIONAL PROVISIONS

- §1. Fibank shall execute only written instructions/orders, which are duly written and valid in form and content.
- §2. The Bank does not take the responsibility for not effecting transfers and/or orders, which are not duly filled in and when the orderer of the payment instruction has not submitted all necessary documents, and/or there is a not sufficient fund for the execution of this transaction and for the payment of the fees and commissions due.
- §3. In case the funds on the client's account are not sufficient to cover the due interest, fees or commissions, the Bank shall be entitled to debit any other account of the client opened with the Bank with the amount due. If the account is maintained in a currency other than the currency of the amount due, the exchange rate announced by the Bulgarian National Bank as of the day of the transaction shall be applicable. Payments of amounts exceeding the funds available on the account shall be regarded as an unauthorized overdraft, and the Bank shall be entitled to calculate an interest on such amounts at the rate applicable for unauthorized overdrafts as per the Interest Rate Bulletin applied by Fibank.
- §4. In addition to the fees and commissions, specified in these Tariff, the client who orders the transaction shall pay for all transaction expenses, such as: postage, telephone, SWIFT, facsimile, courier, etc. as well as the fees and commissions of the correspondent banks, including the costs of restoring property of the Bank provided for the client, such as damaged mailboxes, safes, lost keys and the like.
- §5. All fees, commissions, interests and other costs shall be collected upon initiation of the bank transaction, unless otherwise agreed with Fibank. These fees, commissions, interests and other costs are not refundable, irrespective of the completion of the transaction or its cancellation except for the cases which are set in accordance with Fibank's terms or the effective legislation for the respective service.
- §6. All fees and commissions that are subject to VAT in compliance with the Value Added Tax Act, include VAT, unless otherwise specified.
- §7. Budget organizations and Account Holders of donation accounts shall only be charged for costs made in the country or abroad.
- §8. Documentary letters of credit and collections in foreign currency are subject to the latest version of the Uniform Customs and Practice of the International Chamber of Commerce – Paris.
- §9. The Interest Rate Bulletin applied by Fibank on bank accounts in local and foreign currencies, as well as the Appendices to the Tariff for specialized banking products, approved by the Managing Board of Fibank constitute an inseparable part of the present Tariff.

CONCLUDING PROVISIONS

- §10. The present Tariff approved by decision of the Managing Board of Fibank come into force as of 15.10.2012 and reverse the Tariff from 03.05.2010. The present Tariff come into force for all clients of Unionbank EAD from the date of bundling of Unionbank EAD in First Investment Bank – 04.03.2014. As of 02.09.2019 the Tariff along with all its Appendices are prepared in a new format, without any change in the values and terms of application.
- §11. Despite all changes in numbering, the articles of the present Tariff shall be substituted with the corresponding articles for all existing contracts and agreements.
- §12. Fibank provides the present Tariff along with all its Appendices on a durable medium at the customer service areas, as well as on its Internet website – www.fibank.bg.
- §13. The present Tariff might be amended and supplemented by decision of the Managing Board of Fibank, as all amendments shall be announced as regulated in §12 and shall enter into force immediately. The amendments which concern payment services for individuals are announced 2 (two) months prior to their entry into force, unless they are related to extension of the services range and/or are more favourable for them and shall enter into force immediately.





Appendix

	A. DINERS CLUB - Mastercard	Classic	First Lady Pink	First Lady Red
International credit cards Diners Club	1. Issuance of a credit card 1.1. Reissuance of expired card 2. Express issuance of a credit card (within 24 hours) 3. Issuance of additional card 4. Monthly membership fee 5. Monthly membership fee for additional card 6. Receipt of an issued credit card in Fibank's branch, different from the branch receiving the request 7. Cash withdrawal at ATM in Bulgaria 8. Cash withdrawal at Fibank's office abroad 9. Cash withdrawal at Fibank's office 10. Payment at a POS terminal 11. Specific transactions 12. Unblocking of a PIN code 13. Reissuance of damaged, lost, stolen card, forgotten PIN code or for other reason	free of charge free of charge BGN 195 free of charge BGN 4 BGN 3 free of charge BGN 4 plus 3% BGN 4 plus 3% 5% free of charge 1% BGN 5 BGN 20	free of charge free of charge BGN 195 free of charge BGN 4.90 BGN 4.90 free of charge BGN 4 plus 3% BGN 4 plus 3% 5% free of charge 1% BGN 5 BGN 20	free of charge free of charge BGN 195 free of charge BGN 16 BGN 16 free of charge BGN 4 plus 3% BGN 4 plus 3% 5% free of charge 1% BGN 5 BGN 20
Packages and programs for individuals	14. Additional operations with credit cards 14.1. travel insurance fee 14.2. participation fee for the Award program 14.3. changing of personal data (address, telephone number and etc.) 14.4. Blocking of a card in Diners Club International system 14.5. Unjustified disputed transaction 14.6. Issuance a certificate 14.6.1. express (within 24 hours) 14.6.2. standard (within 3 working days)	free of charge free of charge free of charge free of charge BGN 39 BGN 30 BGN 15	15. Interests 15.1. on revolving credit cards 15.1.1. interest rate on regular debt 15.1.2. penalty interest rate	19% yearly interest rate on regular debt plus penalty surplus at the rate of 6 points
Payment account for basic transactions			16. Delivery of an issued card abroad by courier upon customer's request	BGN 100
Packages for business clients	14. Additional operations with credit cards 14.1. travel insurance fee 14.2. participation fee for the Award program 14.3. changing of personal data (address, telephone number and etc.) 14.4. Blocking of a card in Diners Club International system 14.5. Unjustified disputed transaction 14.6. Issuance a certificate 14.6.1. express (within 24 hours) 14.6.2. standard (within 3 working days)	free of charge free of charge free of charge free of charge BGN 39 BGN 30 BGN 15		
Bank packages, offered by "Unionbank" EAD till 04.03.2014				
Deposit/notice accounts via the Weltsparen internet platform				

Note:

- The fees under Item 2, Item 12 and Item 14.6. shall be duly paid on cash-desk in Fibank's office.
- Specific transactions are transactions to micro - accounts and other payment instruments; transactions connected with gambling games, betting, chip purchase; transactions connected with currency purchase, shares and other monetary or financial instruments.





Additional and concluding
provisions



Appendix

International credit cards Diners Club

License assets evaluations

Establishment and monitoring of business relations with foreign legal entities

Packages and programs for individuals

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	B. DINERS CLUB	Classic	First Lady Pink	First Lady Red	Diners Club Fibank	Prive
1.	Issuance of a credit card	free of charge	free of charge	free of charge	free of charge	free of charge
1.1.	Reissuance of expired card	free of charge	free of charge	free of charge	free of charge	free of charge
2.	Express issuance of a credit card (within 24 hours)	BGN 195	BGN 195	BGN 195	BGN 195	BGN 195
3.	Issuance of additional card	free of charge	free of charge	free of charge	free of charge	free of charge
4.	Monthly membership fee	BGN 4.00	BGN 4.90	BGN 16	BGN 4	BGN 80
5.	Monthly membership fee for additional card	BGN 3	BGN 4.90	BGN 16	BGN 3	BGN 30
6.	Monthly membership fee for a company card	BGN 6.50	-	-	BGN 6.50	-
7.	Receipt of an issued credit card in Fibank's branch, different from the branch receiving the request	free of charge	free of charge	free of charge	free of charge	
8.	Cash withdrawal at ATM in Bulgaria	BGN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%
9.	Cash withdrawal at ATM abroad	BGN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%
10.	Cash withdrawal at Fibank's office	5%	5%	5%	5%	5%
11.	Payment at a POS terminal	free of charge	free of charge	free of charge	free of charge	free of charge
12.	Specific transactions	1%	1%	1%	1%	1%
13.	Unblocking of a PIN code	BGN 5	BGN 5	BGN 5	BGN 5	BGN 5
14.	Reissuance of damaged, lost, stolen card, forgotten PIN code or for other reason	BGN 20	BGN 20	BGN 20	BGN 20	BGN 20
15.	Additional operations with credit cards					
15.1.	Travel insurance fee	free of charge	free of charge	free of charge	free of charge	
15.2.	Participation fee for the Award program	free of charge	free of charge	free of charge	free of charge	
15.3.	Changing of a personal data (address, telephone number and etc.)	free of charge	free of charge	free of charge	free of charge	
15.4.	Blocking of a card in Diners Club International system	free of charge	free of charge	free of charge	free of charge	
15.5.	Unjustified disputed transaction	BGN 39	BGN 39	BGN 39	BGN 39	BGN 39
15.6.	Issuance a certificate					
15.6.1.	express (within 24 hours)	BGN 30	BGN 30	BGN 30	BGN 30	BGN 30
15.6.2.	standard (within 3 working days)	BGN 15	BGN 15	BGN 15	BGN 15	BGN 15



INTERNATIONAL CREDIT CARDS DINERS CLUB



	B. DINERS CLUB	Classic	First Lady Pink	First Lady Red	Diners Club Fibank	Prive
International credit cards Diners Club	16. Interests					
	16.1. penalty interest rate for past due payments	20% yearly	20% yearly	20% yearly	22% yearly	
	16.2. on revolving credit cards					
	16.2.1. interest rate on regular debt	19% yearly	19% yearly	19% yearly	19% yearly	16% yearly
	16.2.2. penalty interest rate- interest rate on regular debt plus penalty surplus at the rate of	6 points	6 points	6 points	6 points	4 points
License assets evaluations	17. Delivery of an issued card abroad by courier upon customer's request	BGN 100	BGN 100	BGN 100	BGN 100	BGN 100

Note:

1. The fees under Item 2, Item 13 and Item 15.6. shall be duly paid on cash-desk in Fibank's office.
2. Specific transactions are transactions to microaccounts and other payment instruments; transactions connected with gambling games, betting, chip purchase; transactions connected with currency purchase, shares and other monetary or financial instruments.

C. Other fees and commissions applied on International credit cards Diners Club

1.	Payment of goods and services at merchants	by arrangement
2.	Statement on card on a paper-based medium	
2.1.	by mail for the last reporting period	free of charge
2.2.	upon request at Fibank for the last reporting period	free of charge
2.3.	upon request at Fibank for previous reporting period	BGN 1
2.4.	upon request for period before 2010	BGN 10
3.	Statement by email for the last reporting period	free of charge
4.	Fee for visit of VIP premise at international airports for all credit cards, issued by Diners Club Bulgaria AD	BGN 30



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A. Evaluations by type of collateral		
1.	Flat	
1.1.	up to 100 sq. m.	BGN 125
1.2.	above 100 sq. m.	BGN 165
2.	Commercial outlet, office	
2.1.	up to 200 sq. m.	BGN 240
2.2.	above 200 sq. m.	BGN 240 plus BGN 1.00/ sq.m, max. BGN 400
3.	House with an yard	
3.1.	up to 300 sq. m.	BGN 250
3.2.	above 300 sq. m.	BGN 250 plus BGN 0.60/sq. m. on the surplus, max. BGN 400
4.	Garage	BGN 50
5.	Land, yard	
5.1.	up to 6,000 sq. m.	BGN 250
5.2.	above 6,000 sq. m.	min. BGN 250 plus BGN 0.25/sq. m. on the surplus, max. BGN 1,000
6.	Warehouse/manufacturing	
6.1.	up to 1,000 sq. m.	BGN 300
6.2.	above 1,000 sq. m.	BGN 300 plus BGN 0.25/sq. m. on the surplus, max. BGN 1,000
7.	Other sole buildings (commercial, administrative, manufacturing, hotel and etc.)	
7.1.	up to 1,000 sq. m.	BGN 450
7.2.	above 1,000 sq. m.	BGN 450 plus BGN 0.25/sq. m. on the surplus, max. BGN 2,000
8.	Machines, installations, equipments, furniture and fittings	
8.1.	automobiles, trailers	BGN 50/item
8.2.	freight cars, agricultural equipment	BGN 80/item
8.3.	separate production machines up to 10 items	BGN 50/item
8.4.	separate production machines above 10 items	BGN 40/item
8.5.	Production lines and complete equipping	BGN 400/item

LICENCE ASSETS EVALUATIONS



Assets of entire enterprise		
9.1.	Real estate – buildings and land	min. BGN 600, max. BGN 2 500 depending on the number of assets, gross floor area, square surface, space, number of premises etc.
9.2.	Movables – total of machines and installations, vehicles, computer equipment etc.	min. BGN 450, max. BGN 1 500 depending on the number of assets
10.	Petrol station, methane station, gas station – total of buildings and machines and installations	min. BGN 450, max. BGN 1 500
11.	Agricultural land and perennials	BGN 200 plus BGN 20 for every neighbour estate
12.	Update of the market evaluation, presented by the bank	50% of the particular asset evaluation price under items 1-11 from the present Section
13.	Update of the market value report presented by the bank in case of considerable change of the real estate – extension, destruction, new building, change of the purpose and etc.	70% of the particular asset evaluation price under items 1-11 from the present Section
14.	Expert assessment on an actual market value report presented by an external appraiser	10% of the particular asset evaluation price under items 1-11 from the present Section
15.	Certification of the QVB (quantitative - value bill)	BGN 300

Note:

- VAT is not included in the prices.





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Art. 1 Preliminary review of documents with regards to approval/ rejection of business relations establishment

1.	for foreign legal entities or arrangements	
1.1	registered in countries within EEA	EUR 200
1.2	registered in countries outside EEA	EUR 500
2.	for legal entities or arrangements or their branches with foreign participation, when the foreign legal entities are registered or are citizens in	
2.1	countries within EEA	EUR 100
2.2	countries outside EEA	EUR 200
2.3	jurisdictions with preferential tax regime	EUR 500
3.	for foreign legal entities or arrangements, registered in jurisdictions with preferential tax regime	EUR 750

Art. 2 Current and extended review on the use of payment accounts and services from customers

1.	foreign legal entities or arrangements registered outside the EEA	EUR 10/monthly
2.	legal entities or arrangements registered in jurisdictions with preferential tax treatment and/or with main business activity in countries that do not apply or do not fully apply international standards, as well as depending on the nature of business (activity)	EUR 25/monthly
3.	sole shareholder limited liability companies with foreign capital ownership	EUR 10/monthly

Notes:

- Business relations are trading or professional relations, connected with bank products and services, which suppose an element of continuance.
- The Bank performs the review under Art. 1 up to 10 days after receiving all needed documents. The fee is payable only once – before establishment of the relations, and in case of rejection – it is not subject to return.
- The fee under Art. 2 shall be collected once a month from a customer's account with Fibank, and is not refundable upon termination of the business relations.





Appendix

	PACKAGE / PROGRAMME	DIGITAL ME	DIGITAL ME+	DIGITAL LIGHT	My Choice Online	My Choice
International credit cards Diners Club	1. Current (package) account free of charge for opening and maintenance 2. Debit card Visa Debit/ Debit Mastercard PayPass - free of charge for issuance if first (package) card to the account under Item.1 and free of charge for maintenance	1 number	1 number	1 number	1 number	1 number
License assets evaluations	2.1 Cash withdrawal from Fibank's ATM 2.2 Cash withdrawal from other banks' ATM in Bulgaria or within EEA	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Establishment and monitoring of business relations with legal entities		According Chapter One, Section VII, Letter A., Art. 1, Item 5	Free of charge	According Chapter One, Section VII, Letter A., Art. 1, Item 5	Free of charge	Free of charge
Packages and programs for individuals	2.3. Payment at POS terminal in Bulgaria or within EEA 2.4. Payment at POS terminal outside EEA 2.5. Currency conversion for transactions in currency, different from the account's currency	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Payment account for basic transactions		According Chapter One, Section VII, Letter A., Art. 1, Item 17	According Chapter One, Section VII, Letter A., Art. 1, Item 17	According Chapter One, Section VII, Letter A., Art. 1, Item 17	Free of charge	Free of charge
Packages for business clients	3. Free of charge internal transfers, incl. standing orders				Free of charge	According Chapter One, Section IV, Letter A., Art. 1, Item 1, Art. 5, Item 3 and Letter B., Art. 1, Item 1, Art.2, Item 3
Bank packages, offered by "Unionbank" EAD till 04.03.2014	3.1. Ordered through electronic banking "My Fibank", incl. Mobile application MyFibank	Free of charge	Free of charge	Free of charge	Free of charge	According Chapter One, Section IV, Letter A., Art. 1, Item 1, Art. 5, Item 3 and Letter B., Art. 1, Item 1, Art.2, Item 3
Deposit/notice accounts via the Weltsparen internet platform	3.2. From and to accounts of one and the same client ordered through electronic banking "My Fibank", incl. Mobile application MyFibank	Free of charge	Free of charge	Free of charge	Free of charge	According Chapter One, Section IV, Letter A, Art.1, Item 2, Art.5, Item 3.1 and Letter B., Art.1, Item 2, Art. 2, Item 3.1.





Appendix

	PACKAGE / PROGRAMME	DIGITAL ME	DIGITAL ME+	DIGITAL LIGHT	My Choice Online	My Choice
International credit cards Diners Club	3.3. ordered through office	According Chapter One, Section IV. Letter A., Art. 1, Item 1, Art. 5, Item 3 and Letter B., Art. 1, Item 1, Art. 2, Item 3				5 number/per month – free of charge
License assets evaluations	3.4. From and to accounts of one and the same client of Fibank, ordered through office	According Chapter One, Section IV, Letter A, Art. 1, Item 2, Art. 5, Item 3.1., Letter B., Art.1, Item 2, Art. 2, Item 3.1.				5 number./per month – free of charge
Establishment and monitoring of business relations with legal entities	4. Free of charge interbank transfers BISERA, incl. standing orders and Instant Payments Blink					
Packages and programs for individuals	4.1. ordered through electronic banking "My Fibank" and Mobile application MyFibank	According Chapter One, Section IV, Letter A, Art. 2, Item 1.1.,1.2, Art. 5, Item 4	2 number/per month - free of charge	1 number/per month - free of charge	2 number/per month - free of charge	According Chapter One, Section IV, Letter A, Art. 2, Item 1.1.,1.2, Art. 5, Item 4
Payment account for basic transactions	4.2. ordered through office	According Chapter One, Section IV, Letter A, Art. 2, Item 1.1, 1.2, Art. 5, Item 4				1 number./per month – free of charge
Packages for business clients	5. Registration for electronic banking "My Fibank" and Mobile application MyFibank	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Bank packages, offered by "Unionbank" EAD till 04.03.2014	6. Payments of utility bills through electronic banking "My Fibank" and Mobile application MyFibank	According Chapter One, Section IV, Letter A, Art. 9	According Chapter One, Section IV, Letter A, Art. 9	Free of charge	Free of charge	Free of charge
Deposit/notice accounts via the Weltsparen internet platform						




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	PACKAGE "PERSONAL BANKING - PREMIUM"	Premium	Premium +
1.	IQ or standard current (package) account free of charge for opening and maintenance	1 number	1 number
2.	Debit card Visa Debit/ Debit Mastercard PayPass – free of charge for issuance and maintenance	3 numbers	3 numbers
2.1.	Cash withdrawal from ATM in Bulgaria or within EEA	free of charge	free of charge
2.2.	Payment at POS terminal in Bulgaria or within EEA	free of charge	free of charge
2.3.	Payment at POS terminal outside EEA	free of charge	free of charge
2.4.	Currency conversion for transactions in currency, different from the account's currency	free of charge	free of charge
3	Credit card Visa/Mastercard (Premium package - Gold, Premium + package - Gold or Platinum)	1 number	1 number
3.1.	Reduction of annual maintenance fee	50%	50%
4.	Cash transactions		
4.1.	Cash deposit up to BGN 3,000/ EUR 1,500	free of charge	free of charge
4.2.	Cash deposit for the amount above BGN 3,000/ EUR 1,500	According to the Tariff	According to the Tariff
4.3.	Cash withdrawal	up to BGN 2000 - free of charge	up to BGN 3000 - free of charge
4.4.	Cash withdrawal above BGN 2,000/ BGN 3,000	According to the Tariff	According to the Tariff
5.	Free of charge internal transfers, incl. standing orders		
5.1.	Between different customers through the electronic banking "My Fibank", incl. Mobile application	40 numbers	80 numbers
5.2.	from and to accounts of one and the same customer of Fibank at a bank's office	Unlimited number	Unlimited number
5.3.	from and to accounts of one and the same customer of Fibank through the electronic banking "My Fibank", incl. Mobile application	Unlimited number	Unlimited number
6.	Free of charge interbank transfers BISERA, incl. standing orders or outgoing transfers in EUR within EEA for amounts with equivalence up to BGN 100 000), ordered through electronic banking "My Fibank", incl. Mobile application	20 numbers	40 numbers
7.	Incoming transfers in foreign currency, received from outside EEA regardless the currency, or within EEA in currency different from EUR	free of charge	free of charge
8.	Free of charge short messages (SMS)	40 numbers	40 numbers
9.	Free of charge e-mail notification and e-mail messages for authorizations on bank cards	Unlimited number	Unlimited number
10.	Registration for electronic banking "My Fibank" with free of charge Software Token	free of charge	free of charge
11.	Payments of utility bills through electronic banking "My Fibank"	free of charge	free of charge



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Notes:

1. Multiple payment orders and direct debit are not included in free of charge interbank and internal transfers, for „Digital Light“ package Standing orders are also not included.
2. The client receives free of charge short massages (SMS) with buying a package but he must pay the registration for the service except for My Choice/My Choice Online packages.
3. Upon bank package/ program the client can be registered free of charge for the electronic banking "My Fibank". The use of hardware Token shall be paid in accordance with the Tariff effective.
4. After exhausting of specified number of products and services included in the package/ program as well as in case of termination of the contract for bank package/ program all fees and commissions are due according to the Tariff in force.
5. Debit cards Maestro PayPass are not issued to the offered banking packages and programs as of 01.01.2018, Visa Electron PayWave - as of 07.10.2019, but the valid cards could be included in a package/ program. The issued and included in a package/ program cards are valid until their validity term, when they are reissued in Debit Mastercard PayPass, respectively in Visa Debit.
6. Bank packages "Premium" and "Premium+" are provided to customers meeting the criteria for use of Personal banking service.
7. The fee under Item 2.2. for "Digital Me" programme - cash withdrawal from other banks' ATM in Bulgaria or within EEA shall not be applied for contracts, concluded until 09.01.2023 incl.





Appendix

PROGRAMME FOR STUDENTS AND DOCTORAL-CANDIDATES

	1. Loans for payment of tuition fees and/or for allowance according to the Student and Doctoral-Candidate Loans Act	
International credit cards Diners Club	1.1. Application fee	Free of charge
	1.2. Allocation fee	Free of charge
	1.3. Commitment fee	Free of charge
License assets evaluations	1.4. Prepayment fee	Free of charge
	1.5. Renegotiation	Free of charge
Establishment and monitoring of business relations with legal entities	2. Current account	BGN
	2.1. Currency	Not necessary
Packages and programs for individuals	2.2. Minimum amount for opening and maintenance	
	2.3. For opening	Free of charge
	2.4. For maintenance	Free of charge
Payment account for basic transactions	2.5. For closing	Free of charge
	2.6. Cash operations	Free of charge
Packages for business clients	2.7. For maintenance of a first debit card Visa Electron payWave	Free of charge

Notes:

1. The program may include students and doctoral-candidates approved to receive credit granted under the Student and Doctoral-Candidate Loans Act.
2. The conditions for the current account are valid for the term of the loan.
 - 2.1. The current account is interest-free.
3. For all other banking services and transactions, inc. regarding a debit card to item 2.7, shall be applicable the fees and commissions in respective chapters of the Fibank's Tariff.





Appendix

PROGRAMME "CHILDREN AND YOUTH CARDS"

International credit cards Diners Club	1. Current (card) account 1.1. Opening 1.2. Maintenance 2. Debit card Debit Mastercard Pay Pass kids (from 7 years until the Authorized user of the card will be 14 years old) or Debit Mastercard Pay Pass teen (from 14 years until the Authorized user of the card will be 18 years old)	Free of charge Free of charge (see Note 1 below)
License assets evaluations	2.1. Issuance 2.1.1. Issuance of additional debit Microcard Debit Mastercard Pay Pass kids/teen along with a device	Free of charge BGN 10
Establishment and monitoring of business relations with legal entities	2.2. Maintenance 2.3. Reissuance because of expiry of the term of card validity	Free of charge (see Note 2 below) Free of charge
Packages and programs for individuals	2.4. Cash withdrawal from Fibank's ATM 2.5. Cash withdrawal from other banks' ATM in Bulgaria or within EEA 2.6. Cash withdrawal from ATM outside EEA 2.7. Payment at POS terminal in Bulgaria or within EEA 2.8. Payment at POS terminal outside EEA 2.9. Currency conversion for transactions in currency, different from the account's currency 3. Saving account for teenagers "Smart teen"	Free of charge Free of charge (see Note 3 below)
Payment account for basic transactions	3.1. Opening 3.2. Maintenance	Free of charge Free of charge
Packages for business clients	3.3. Closing	Free of charge
Bank packages, offered by "Unionbank" EAD till 04.03.2014		
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Notes:

1. Maintenance fee of the account shall be free of charge until the Authorized user of the card will be 18 years old, if at that period an active card is issued to the account, or as of the date of he is getting on for 18 years, the validity of the issued card to the account is not expired – up to the expiry of the term of card validity.
2. Maintenance fee of the card shall be free of charge until the Authorized user will be 18 years old or as of the date of he is getting on for 18 years, the validity of the issued card is not expired – up to the expiry of the term of card validity.
3. Saving account "Smart teen" shall be opened for persons from 14 to 18 years old, which have opened in their own name a current account for children and youth cards with issued debit card Debit Mastercard Pay Pass teen and registration in the My Fibank mobile application.
4. Fibank's fees and commissions for individuals in the respective sections of the Tariff shall be applicable for all other banking services and transactions.



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PAYMENT ACCOUNT FOR BASIC TRANSACTIONS

1. Opening		
1.1. in Fibank's office	BGN 2.49	
1.2. in Fibank's office with issuance of a debit card	BGN 1.99	
2. Maintenance		
2.1. in Fibank's office	BGN 3.72 monthly	
2.2. in Fibank's office with issuance of a debit card	BGN 2.36 monthly	
3. Closing		
3.1. in Fibank's office, before 6 months have passed from conclusion of account contract	free of charge	
4. Cash deposit		
4.1. in Fibank's office	0.19%, min. BGN 1.99	
5. Cash withdrawal		
5.1. cash in Fibank's office up to BGN 1000	0.57%, min. BGN 5.99; above BGN 1,000 - according Chapter First, Section II, Art. 1, item 2	
5.2. with a debit card from Fibank's ATM	0.12%, min. BGN 0.29	
5.3. with a debit card from other banks' ATM in Bulgaria	0.17%, min. BGN 1.38	
6. Direct debit payment		
6.1. to Fibank's account	BGN 2.47	
6.2. to other banks' account	BGN 4.64	
7. Payment transactions with debit card, inc. via internet		
7.1. payment with debit card through Fibank's POS	free of charge	
7.2. payment with debit card through other banks' POS in Bulgaria	free of charge	
8. Credit transfer in local currency		
8.1. in paper-based form to Fibank's payment account	BGN 3.04	
8.2. through electronic banking "My Fibank" to Fibank's payment account	BGN 0.45	
8.3. in paper-based form via BISERA to other banks' payment account	BGN 4.74	
8.4. through electronic banking "My Fibank" via BISERA to other banks' payment account	BGN 0.99	
8.5. in paper-based form to Fibank's budget payment account	BGN 3.04	
8.6. through electronic banking "My Fibank" to Fibank's budget payment account	BGN 0.45	
8.7. in paper-based form via BISERA to other banks' budget payment account	BGN 4.74	
8.8. through electronic banking "My Fibank" via BISERA to other banks' budget payment account	BGN 0.99	
8.9. Standing order (internalbank)	BGN 0.64	
8.10. Standing order (interbank)	BGN 1.05	
8.11. Standing order (internalbank) through electronic banking "My Fibank"	BGN 0.64	
8.12. Standing order (interbank) through electronic banking "My Fibank"	BGN 1.05	

Notes:

- The payment account for basic transactions is a payment account in BGN.
- The fees under Items 5.3. and 7.2. shall also be applicable for transactions in EUR within EEA for cards, issued until 31.08.2023 with level "J" in accordance with the published Level of limits
- In cases of „BPA, under the terms of Art. 120a, LPSPS“:
 - the services shall be provided free of charge with the exception of those under p.1 and p.5.3.;
 - for operations with funds out of the scope of Art.120a, LPSPS, the Bank shall apply fees, stated above, in the month following the reporting month;
 - in case of applied fees for direct debits or standing orders, they shall be refunded
- For all other banking services and transactions, going per the payment account for basic transactions, shall be applicable the fees and commissions in respective chapters of the Fibank's Tariff.





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		Fibank Business	Fibank Business Class	Fibank Business Class +	Fibank Business Class Premium	Fibank Ultra Business
1.	Free of charge interbank transfers BISERA, including Instant Payments Blink and standing orders					
1.1.	ordered through electronic banking "My Fibank"	10 number	20 number	40 number	100 number	
1.2.	ordered in Fibank's office	5 number				
2.	Current account free of charge for opening and maintenance	1 number				
2.1.	Current account in electronic banking "My Fibank" free of charge for opening and maintenance + reports (statements) on them on an electronic medium	1 number	1 number	2 number	2 number	
3.	Free of charge internal transfers in electronic banking "My Fibank", ordered from accounts in BGN	Unlimited number	Unlimited number	Unlimited number	Unlimited number	Unlimited number
4.	Free of charge internal standing orders	Unlimited number	Unlimited number	Unlimited number	Unlimited number	Unlimited number
5.	Free of charge internal mass payment orders to Fibank's accounts, ordered from accounts in BGN	Unlimited number	Unlimited number	Unlimited number	Unlimited number	Unlimited number
6.	Free of charge cash withdrawal (daily):	up to BGN 3000	up to BGN 2,000	up to BGN 3,000	up to BGN 5,000	up to BGN 10,000
7.	Free of charge cash deposit (daily):	up to BGN 6,000	up to BGN 5,000	up to BGN 6,000	up to BGN 10,000	up to BGN 20,000
8.	Passive telephone banking	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
9.	Electronic statements and services through electronic banking "My Fibank"	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
10.	Issuance of free of charge debit card VISA Business Debit/ Mastercard Business Debit/VISA Platinum Business Debit	1 number	1 number	1 number	1 number	2 number

Notes:

- For cash withdrawal/ cash deposit above the amounts shown in the table - according to the Tariff
- Multiple payment orders and direct debit are not included in free of charge interbank and internal transfers.
- In case of deposit/withdrawal of local currency at cash desk to/from accounts in foreign/local currency are applied the conditions related with cash servicing.
- The conditions for withdrawal at cash desk are applied respecting the requirements for giving of prior notice for cash withdrawal according to the Tariff in force.
- The debit card is free of charge for issuance. All the rest fees and commissions are according to the Tariff for business clients.
- After exhausting of specified number of products and services included in the package as well as in case of termination of the contract for bank package all fees and commissions are due according to the Tariff in force.



BANK PACKAGES, OFFERED BY "UNIONBANK" EAD TILL 04.03.2014

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	1. For maintenance of packages for Individuals	
1.1	Optimum	BGN 5.99 monthly
1.2	Optimum +	BGN 5.99 monthly
	2. For maintenance of packages for Corporates	
2.1	Privilege	BGN 18.50 monthly
2.2	Privilege +	BGN 32.00 monthly
2.3	Privilege MAX	BGN 58.00 monthly
2.4	Privilege On line	BGN 18.50 monthly
2.5	Privilege SME	BGN 32.00 monthly

Notes:

1. Packages are not offered. Fees mentioned are only for already going contracts.
2. Conditions of packages Optimum and Optimum + are equalized to conditions of package for individuals My Choice Online.
3. Conditions of package Privilege MAX are equalized to conditions of business package Fibank Business Class Premium.
4. Conditions of package Privilege On line are equalized to conditions of business package Fibank Business Class.
5. Conditions of packages Privilege+ and Privilege SME are equalized to conditions of business package Fibank Business Class+.



Additional and concluding provisions

Appendix

International credit cards
Diners Club

License assets evaluations

Establishment and monitoring
of business relations with
legal entities

Packages and programs for
individuals

Payment account for basic
transactions

Packages for business clients

Bank packages, offered
by "Unionbank" EAD till
04.03.2014

Deposit/notice accounts
via the Weltsparen internet
platform

A. INDIVIDUALS

- | | | |
|------|---|----------------|
| 1. | Bank account | |
| 1.1. | Opening, maintenance and closing of a deposit/notice account | free of charge |
| 2. | Foreign currency transfers | |
| 2.1. | Incoming transfer from Raisin Bank AG to a deposit/notice account | free of charge |
| 2.2. | Outgoing transfer from a deposit/notice account to a client's account with Raisin Bank AG | free of charge |
| 3. | Reports (statements) on bank account | |
| 3.1. | Report (statement) on deposit account on an electronic medium upon closing and renewal | free of charge |
| 3.2. | Report (statement) on notice account on an electronic medium upon closing | free of charge |
| 4. | Currency exchange | free of charge |

B. BUSINESS CLIENTS

- | | | |
|------|--|----------------|
| 1. | Bank account | |
| 1.1. | Opening, maintenance and closing of a deposit/notice account | free of charge |
| 2. | Foreign currency transfers | |
| 2.1. | Incoming transfer from Raisin Bank AG to a deposit/notice account | free of charge |
| 2.2. | Outgoing transfer from a deposit /notice account to a client's account with Raisin Bank AG | free of charge |
| 3. | Reports (statements) on bank account | |
| 3.1. | Report (statement) on deposit account on an electronic medium upon closing and renewal | free of charge |
| 3.2. | Report (statement) on notice account on an electronic medium upon closing | free of charge |
| 4. | Currency exchange | free of charge |
| 5. | Preliminary review of the documents in connection with acceptance/refusal for establishing of business relationships with foreign legal entities | free of charge |





Interest Rates,

applied by First Investment Bank
on bank accounts in local and foreign currency



Interests on accounts

Under the Law on Bank Deposit Guarantee the Bank Deposit Insurance Fund-Bulgaria shall guarantee payment in full of the balances held with First Investment Bank by any person (individual or corporate customer) on deposits in Bulgarian lev terms and in foreign currency terms and any interest accrued thereon, for any amount not exceeding BGN 196,000.

Interests on credit products

The interest rates accrued on borrowings (including current accounts, time-deposits and saving accounts) are accumulated according to the interest rates policy of the Bank and the conditions on local and foreign markets, and they come into force after decision of the Managing board of FIB. The Bank announces the utmost interest rates for each type of bank account or currency and reserves its right to change the applicable interest rates unilaterally. Current interest rates are announced preliminary in the bank's offices and are published on the website of Fibank: www.fibank.bg / Bulletin of Interest rates.

Appendix

Suspended products for offering

Methods of interest calculation

Annual nominal interest rate (simple interest) - the accrued interest is not added on the principal after expiry of the deposit maturity; the accrued interest has to be transferred to other customer account or paid to the customer in cash.

Interest rates are calculated on annual base, regardless of the deposit maturity. For example: If a 3 months time - deposit is opened at 4% annual interest rate, after expiry of its maturity date it would be accrued an interest equal to 1% of the principal of the deposit. In case of renewal of the deposit, the interest rate for the two terms would be 2%, for 3 periods – 3%, for 4 periods (per year) – 4%.

Annual effective interest rate (compound interest) – the accrued interest is added to the principal of the deposit after expiry of the maturity date; if the deposit renews then its principal would be increased with the amount of the paid interest for the new term.

Regarding the example stated above, if the customer does not terminate his 3-months time-deposit and for the next 3 terms the accrued interests are added to the principal of the deposit, then the annual effective interest rate accrued on the original amount of the deposit, would be 4.0600%.





Interests on accounts

Interests on credit products

Appendix

Suspended products
for offering

I. Interest rates applied on current accounts

			Annual nominal				
			BGN	USD	EUR	CHF	GBP
	Current accounts for individuals	Effective from 17.02.2021	0.000	0.000	0.000	0.000	0.000
	Current accounts of individuals for payments with Maestro / VISA Electron / V PAY	Effective from 17.02.2021	0.000	0.000	0.000	0.000	0.000
	Current accounts of individuals with credit cards		0.000	0.000	0.000	0.000	0.000
	Payment account of individuals for basic transactions (PABT)	Effective from 17.02.2021	0.000	-	-	-	-
	Current accounts of agricultural producers	Effective from 17.02.2021	0.000	-	0.000	-	-
	Current accounts for business clients	Effective from 17.11.2020	0.000	0.000	0.000	0.000	0.000
	Special accounts		BGN	USD	EUR	CHF	GBP
	Account under Art. 39 of the Law on the attorneys		0.00	0.00	0.00	-	-
	Special accounts under Art. 24 of the Law on public execution officers	Effective from 03.02.2021					
	up to BGN 20,000 / up to EUR 10,000		0.00	-	0.00	-	-
	from BGN 20,000 to BGN 50,000 / from EUR 10,000 to EUR 25,000		0.00	-	0.00	-	-
	from BGN 50,000 to BGN 100,000 / from EUR 25,000 to EUR 50,000		0.00	-	0.00	-	-
	over BGN 100,000 / over EUR 50,000		0.00	-	0.00	-	-
	Customer accounts of insurance brokers and agents under Art. 155 of the Insurance Code		0.00	0.00	0.00	-	-
	Condominium account		0.00	-	0.00	-	-
	Special accounts under Art. 25a of the Law on notaries and notarial practice	Effective from 03.02.2021	0.00	0.00	0.00	-	-
	Accounts of enterprising committees under the Election Code		0.00	-	-	-	-
	Special accounts under concession contract	Effective from 01.09.2021	0.00	0.00	0.00	-	-
	Account according to Art. 23 of the Law on payment services and payment systems /safeguard account/		0.00	0.00	0.00		
	Account according to Art. 92 of the Law on Markets in Financial Instruments /client account of the investment intermediary /		0.00	0.00	0.00		
	Gold account		-	-	-	-	0.00





Interests on accounts

II. Interest rates applied on deposit accounts

Term deposit „For me“	BGN	EUR	USD	GBP	CHF
Annual nominal interest rate					
For individuals					
3 months	0.00	0.00	0.00	0.00	0.00
6 months	0.00	0.00	0.00	0.00	0.00
12 months	0.00	0.00	0.00	0.00	0.00
For business clients					
3 months	0.00	0.00	0.00	0.00	0.00
6 months	0.00	0.00	0.00	0.00	0.00
12 months	0.00	0.00	0.00	0.00	0.00

Effective from 01.11.2021

Standard term deposits	BGN	EUR	USD	GBP	CHF
Annual nominal interest rate					
For individuals					
24 months	0.00	0.00	0.00	0.00	0.00
36 months	0.00	0.00	0.00	0.00	0.00
For business clients					
24 months	0.00	0.00	0.00	0.00	0.00
36 months	0.00	0.00	0.00	0.00	0.00

Effective from 26.07.2022

Effective from 26.07.2022

III. Interest rates applied on special deposits

Deposit “Free deposit +” for business clients	Period	Annual nominal interest rate	Currency
1-month		0.00%	BGN
1-month		0.00%	EUR





Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

Effective from 17.02.2021

"Active management" deposit		
Period	Annual nominal interest rate	Currency
9-months	0.00%	BGN
9-months	0.00%	EUR
18-months	0.00%	BGN
18-months	0.00%	EUR

Note:

Interest rates mentioned above are in force under the condition that a minimum balance of BGN 3000/ EUR 1500 has been maintained on the account for the term of the deposit.

IV. Interest rates applied on guarantee deposits

Mastercard and VISA credit cards

The 6-months interest rate for the respective currency

V. Interest rates applied on children deposit accounts (for individuals under full legal age)

Annual nominal interest rate applied on deposit accounts for 12 months is as per Item II "Interest rates applied on deposit accounts for individuals" given above in this section plus 0.05% surplus, and for the periods above 1 year as per interest rates applied for the respective currency and period on deposit accounts for individuals, given in Appendix Suspended products for offering plus 0.05% surplus.

VI. Interest rates applied on saving accounts

	Effective from	Annual nominal interest rate
Children saving account (for individuals under full legal age)	17.02.2021	0.15% in BGN, USD, EUR and GBP, increased every year by 0.00%
Children saving account to "Smart Lady" program (for individuals under full legal age, whose legal representative use the "Smart Lady" program)	17.02.2021	0.15% in BGN, EUR, increasing every year by 0.01% on an annual basis
Saving account for teenagers "Smart teen" (for individuals from 14 to 18 years of age)	17.02.2021	0.15% in BGN, increasing every year by 0.00% on an annual basis

Note:

Children saving account to "Smart Lady" program and Saving account for teenagers "Smart teen" accumulates interest till completion of full legal age of the account holder.

VII. Suspended products for offering

In accordance with suspended products for offering Appendix



Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

IX. Interest rates applied on deposit/notice accounts via the Weltsparen internet platform

A. Interest rates applied for clients in Federal Republic of Germany

Interest rates applied for individuals

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB011	Without fixed term	EUR	0.00%	16.03.2020
FIB014	12 months	EUR	0.00%	16.03.2020

Notes:

1. Offering of the product FIB005 - 12-months deposit in BGN suspended as of 03.01.2018.
2. Offering of the following products suspended as of 21.06.2019:
- FIB001 - 12-months deposit in EUR; FIB002 - 36-months deposit in EUR; FIB003 - 60-months deposit in EUR; FIB004 - 24-months deposit in EUR.
3. Offering of the following products suspended as of 21.06.2019:
- FIB007 - 12-months deposit in EUR; FIB008 - 24-months deposit in EUR.
4. Offering of the following products suspended as of 06.11.2020:
- FIB013 - Notice Account in EUR; FIB018 - 12-months deposit in EUR; FIB019 - 24-months deposit in EUR.
5. Offering of the following products suspended as of 16.03.2021:
- FIB017 – 24-months deposit in EUR; FIB015 – 36-months deposit in EUR, FIB016 – 60-months deposit in EUR

B. Interest rates applied for clients in Republic of Austria

Interest rates applied for individuals

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB009	12 months	EUR	0.00%	16.03.2020
FIB012	Without fixed term	EUR	0.00%	16.03.2020

Notes:

1. Offering of the product FIB010 – 24-months deposit in EUR suspended as of 16.03.2021.



Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

Suspended products for offering

Interest rates applied for individuals in Federal Republic of Germany

FIB017	24 months	EUR	0.00%	16.03.2021
FIB015	36 months	EUR	0.00%	16.03.2021
FIB016*	60 months	EUR	0.00%	16.03.2021

Notes:

1. *For existing deposits opened until 03.07.2020, please note that in the event of early termination of a FIB016 deposit, the interest rate will be 0.0%, if the termination takes place within the first 6 months. If the termination takes place after more than 6 months, you will receive an interest rate of 0.30% p.a. (nominally) for the period from the date of opening of the deposit account to the date of termination of the deposit. For new or prolonged deposits opened after 03.07.2020 the interest rate in the event of early termination of a FIB016 deposit will be 0.0%.

Interest rates applied for business clients in Federal Republic of Germany

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB013	Without fixed term	EUR	0.00%	13.11.2020
FIB018	12 months	EUR	0.00%	13.11.2020
FIB019	24 months	EUR	0.00%	13.11.2020

Interest rates applied for individuals in Republic of Austria

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB010	24 months	EUR	0.00%	16.03.2021





Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

I. Interest rates applied on loans

A. For loans (debit balances) of business clients

Loans in local and foreign currency	by arrangement
Approved overdraft in local and foreign currency	by arrangement
Unapproved overdraft in local currency	for each day overdue 1/360 of the basic interest rate (BIR) plus 0.1% surplus
Unapproved overdraft in foreign currency	35% annually
Overdue interest on loans in local and foreign currency	contractual interest rate plus additional penalty interest at the rate of 20 points

B. For loans (debit balances) of individuals

Loans in local and foreign currency	by arrangement
Approved overdraft in local and foreign currency	by arrangement
Overdue interest on consumer, house and mortgage loan agreements within the meaning of the Consumer Credit Act and the Act for loans for real estate on consumers	contractual interest rate plus late payment compensation (penalty surcharge) at the rate of the legal interest
Overdue interest on loan agreements beyond the scope of the Consumer Credit Act and the Act for loans for real estate on consumers	contractual interest rate plus additional penalty interest at the rate of 20 points
Non-performance interest on consumer loan (overdraft) different from unapproved overdraft	contractual interest rate plus additional penalty interest at the rate of 3 points
Unapproved overdraft on consumer loan (overdraft) agreements within the meaning of the Consumer Credit Act	contractual interest rate plus late payment compensation (penalty surcharge) at the rate of the legal interest
Unapproved overdraft on mortgage loan (overdraft) agreements within the meaning of the Act for loans for real estate on consumers	contractual interest rate plus late payment compensation (penalty surcharge) at the rate of the legal interest
Unapproved overdraft in local currency	36%
Unapproved overdraft in foreign currency	35%

C. Reference Interest Rates

The Bank shall apply the following Reference interest rates to credits in local and foreign currency:

- a) **for Individuals** - Basic Interest Rate (BIR); Basic Interest Rate corrected with market environment ratio (BIRce); Basic Interest Rate corrected with market environment ratio in the credit cards business (BIRcc); Savings Based Interest Rate (SBIR); Reference interest rate „Market environment” (RIRme).
- b) **for Business clients** - Basic Interest Rate (BIR); Basic Interest Rate corrected with market environment ratio (BIRce); Basic Interest Rate, corrected with market environment ratio in the business clients segment (BIRme); Basic Interest Rate corrected with market environment ratio, depending on the credit rating (BIRa; BIRb; BIRc); Basic Interest Rate corrected with market environment ratio in the credit cards business (BIRcc); Savings Based Interest Rate (SBIR); Liability Interest Rate (LIR); Reference interest rate „Market environment” (RIRme).

Methods of the Bank for defining Reference Interest Rates are declared at www.fibank.bg as well as they are at disposal of the clients at paper in the Bank's offices.

Reference interest rates are updated at regular intervals and published at www.fibank.bg.

In cases where the reference interest rate is a market index such as LIBOR, EURIBOR, BIR of BNB, etc., the Bank shall indicate publicly available sources of information.





Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

II. Interest rates on loans and overdrafts on bank card accounts

A. INTERNATIONAL BUSINESS CREDIT CARDS

A1. International business credit cards with grace period	Payment via POS with merchants			Cash withdrawal and other operations		
	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total
BGN						
VISA Classic & Mastercard Silver	10.83%	10.91%	21.74%	10.83%	12.91%	23.74%
VISA/Mastercard Gold	10.83%	7.91%	18.74%	10.83%	9.91%	20.74%
EUR						
VISA Classic & Mastercard Silver	10.82%	10.92%	21.74%	10.82%	12.92%	23.74%
VISA/Mastercard Gold	10.82%	7.92%	18.74%	10.82%	9.92%	20.74%
USD						
VISA Classic & Mastercard Silver	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
VISA/Mastercard Gold	12.66%	7.34%	20.00%	12.66%	9.34%	22.00%
A2. International business credit cards without a minimum monthly installment	Applicable for all debit balances regardless of the type of transaction					
	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total
	BGN		EUR		USD	
VISA Classic & Mastercard Silver	10.83%	9.91%	20.74%	10.82%	9.92%	20.74%
VISA/Mastercard Gold	10.83%	9.91%	20.74%	10.82%	9.92%	20.74%
Unapproved overdraft on international business credit cards accounts			Interest rate as per Item A1 or Item A2 plus additional penalty interest at the rate of 20 points			
Overdue installments on international business credit cards accounts			Interest rate as per Item A1 plus commission at the amount of 1/12th of the additional penalty interest applicable for unapproved overdraft on international business credit card accounts per month			





Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

B. FOR DEBIT BALANCES ON BANK CARD ACCOUNTS OF INDIVIDUALS

Approved overdraft on debit cards accounts under overdraft agreements	by arrangement
Unapproved overdraft on debit cards accounts under consumer loan (overdraft) agreement within the meaning of the Consumer Credit Act	the contractual interest rate plus additional penalty interest at the rate of the legal interest
Unapproved overdrafts in local currency	36%
Unapproved overdrafts in foreign currency	35%

B1. Approved overdrafts on international Mastercard/VISA credit cards accounts with grace period

		BIR_{cc}	Surplus	Total
BGN		10.83%	6.91%	17.74%
EUR		10.82%	6.92%	17.74%
USD		12.66%	6.34%	19.00%
CHF		12.66%	6.92%	19.58%
GBP		12.66%	6.92%	19.58%

B2. International revolving credit cards with chip

	Payment via POS with merchants			Cash withdrawal and other operations		
	BIR_{cc}	Surplus	Total	BIR_{cc}	Surplus	Total
BGN						
Classic / Standard	10.83%	10.91%	21.74%	10.83%	12.71%	23.54%
Gold	10.83%	10.91%	21.74%	10.83%	12.71%	23.54%
Platinum	10.83%	10.91%	21.74%	10.83%	12.71%	23.54%
World Elite Mastercard	10.83%	10.91%	21.74%	10.83%	12.71%	23.54%
Visa (Fibank – eMAG)	10.83%	6.17%	17.00%	10.83%	9.17%	20.00%
EUR						
Classic / Standard	10.82%	10.92%	21.74%	10.82%	12.72%	23.54%
Gold	10.82%	10.92%	21.74%	10.82%	12.72%	23.54%
Platinum	10.82%	10.92%	21.74%	10.82%	12.72%	23.54%
World Elite Mastercard	10.82%	10.92%	21.74%	10.82%	12.72%	23.54%
USD						
Classic / Standard	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
Gold	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
Platinum	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
World Elite Mastercard	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%





Interests on accounts

	B2. International revolving credit cards with chip	Payment via POS with merchants			Cash withdrawal and other operations		
		BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total
GBP							
Interests on credit products	Classic / Standard	12.66%	10.92%	23.58%	12.66%	12.72%	25.38%
	Gold	12.66%	10.92%	23.58%	12.66%	12.72%	25.38%
Appendix	Platinum	12.66%	10.92%	23.58%	12.66%	12.72%	25.38%

Penalty interest rates

Effective from 01.01.2024

Suspended products for offering

Unapproved overdrafts in national currency on international credit cards accounts with guarantee deposit	Interest rate as per Item B1 plus additional penalty interest at the rate of 13.79% points
Unapproved overdrafts in EUR on international credit cards accounts with guarantee deposit	Interest rate as per Item B1 plus additional penalty interest at the rate of 13.79% points
Unapproved overdrafts in other foreign currency on international credit cards accounts with guarantee deposit	Interest rate as per Item B1 plus additional penalty interest at the rate of 13.79% points (for USD), 13.79% points (for GBP) and 13.79% points (for CHF)
Unapproved overdrafts on international credit cards with minimum balance	The interest on Part Two, Item II, "B" for unapproved overdraft
Unapproved overdrafts in national currency on international revolving chip credit cards accounts	Interest rate as per Item B2 plus additional penalty interest at the rate of 13.79% points
Unapproved overdrafts in EUR on international revolving chip credit cards accounts	Interest rate as per Item B2 plus additional penalty interest at the rate of 13.79% points
Unapproved overdrafts in USD on international revolving chip credit cards accounts	Interest rate as per Item B2 plus additional penalty interest at the rate of 13.79% points
Unapproved overdrafts in GBP on international revolving chip credit cards accounts	Interest rate as per Item B2 plus additional penalty interest at the rate of 13.79% points
Overdue installment on international revolving chip credit cards accounts	Interest rate as per Item B2 plus 1/12th part of the additional penalty interest applicable for unapproved overdraft on international revolving chip credit cards accounts per month for the respective currency

(1) These interest rates are approved by the Managing Board and are an inseparable part of the Tariff of Fees and Commissions (Tariff) applied by First Investment Bank AD.

(2) The present interest rates come into force for all clients of Unionbank EAD from the date of bundling of Unionbank EAD in First Investment Bank – 04.03.2014.

(3) Despite all changes in numbering, the articles of the present interest rates shall be substituted with the corresponding articles for all existing contracts and agreements.





Interests on accounts

Current accounts, deposits and saving accounts from this section are suspended from offering.
Interest rates mentioned are only for already signed contracts.

Current accounts

Annual nominal interest rates

Interests on credit products

Current accounts

BGN	USD	EUR	CHF	GBP	RON
-----	-----	-----	-----	-----	-----

On-line Current account /Joint saving account	Effective from 17.02.2021	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Current account with minimum balance for individuals	Effective from 17.02.2021	12 months	0.0000	0.0000	0.0000	-	-
		24 months	0.0000	0.0000	0.0000	-	-
Free current account for individuals	Effective from 17.02.2021	with 12 interest accrual periods	0.0000	0.0000	0.0000	-	-
	Effective from 17.02.2021	with 24 interest accrual periods	0.0000	0.0000	0.0000	-	-

Appendix

Suspended products for offering

IQ current account for business clients

(for contracts, concluded after 24.10.2019)

Effective from 17.11.2020

	Annual nominal	
	BGN	EUR
from 0 – 99,999.99 BGN/ 0 – 49,999.99 EUR	0.00	0.00
over 100,000 BGN/ 50,000 EUR	0.00	0.00

IQ current account

For business clients (for contracts, concluded till 24.10.2019)

Effective from 17.11.2020

	Ranges from closing daily balance		Annual interest rate	
	BGN	EUR	BGN	EUR
from 0 – 99 999.99		from 0 – 49 999.99	0.00	0.00
over 100 000		over 50 000	0.00	0.00
Ranges at least daily balance for annual period				Interest bonus in %
BGN	EUR	BGN	EUR	
from 0 – 99 999.99	from 0 – 49 999.99	0.00	0.00	
over 100 000	over 50 000	0.00	0.00	

IQ current account

For individuals

Effective from 17.02.2021

	Ranges from closing daily balance		Annual interest rate	
	BGN	EUR	BGN	EUR
from 0 – 19 999.99		from 0 – 9 999.99	0.00	0.00
over 20 000		over 10 000	0.00	0.00
Ranges at least daily balance for annual period				Interest bonus in %
BGN	EUR	BGN	EUR	
from 0 – 19 999.99	from 0 – 9 999.99	0.00	0.00	
over 20 000	over 10 000	0.00	0.00	





Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

	"Salary" account Effective from 17.02.2021				"Smart account" Effective from 17.02.2021							
Credit turnovers for the month – BGN	Exceeding BGN 750 incl.		Less than BGN 750 incl.		Exceeding BGN 1 500 incl.		Less than BGN 1 500 incl.					
Annual interest rate	HIGH 0.000% for Visa Electron 0.000% for Maestro		LOW 0.000% for Visa Electron 0.000% for Maestro		HIGH 0.000%		LOW 0.000% for Visa Electron 0.000% for Maestro					
Special product "Municipalities and Centrally Budgeted Organizations" Cumulative/Current accounts												
Daily balance	0 – 30 000	30 001 – 100 000		100 001 – 200 000		200 001 – 300 000		over 300 000				
Annual interest rate	0.00%	0.00%		0.00%		0.00%		0.00%				
Interest rates applied on deposit accounts	For individuals Effective from 07.02.2021				For business clients Effective from 03.02.2021							
	BGN	EUR	USD	GBP	CHF	BGN	EUR	USD				
1 month	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
6 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
18 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Interest rates applied on short-term deposits for individuals and business clients												
Deposit in BGN, USD and EUR	48 hours				7 days		14 days					
Annual nominal interest rate	0.00%				0.00%		0.00%					
Pensioner deposit accounts (for local individuals who have acquired right for pension according to Bulgarian legislation)												
Annual nominal interest rate applied on deposit accounts for the respective currency and period for 3,6 and 12 months as per Item II "Interest rates applied on deposit accounts for individuals" plus 0.00% surplus and for a period of 1 month as per interest rates for this period, given in this section applied on deposit accounts for individuals, given in Appendix "Suspended products for offering" plus 0.00% surplus.												
3 – month "Sweet" deposit for individuals & business clients	Effective from 12.05.2015				"Sweet" term deposit in USD for individuals & business clients							
Term/Period	3 months				Effective from 12.05.2015							
BGN	0.00%				Term/Period	1 month	3 months	6 months				
EUR	0.00%				USD	0.00%	0.00%	0.00%				



Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

Suspended products for offering



"Champion 4-4-2" deposit

Interest rates applied for individuals and business clients

Effective from 17.02.2021

10 months term deposit

Annual nominal interest rate

Periods	BGN	EUR
First 4-month period	0.000%	0.000%
Second 4-month period	0.000%	0.000%
Third 2-month period	0.000%	0.000%

Note:

Interest rates mentioned above are in force in case that a minimum required balance of BGN 500/ EUR 250 has been ensured on the account under the conditions of the contract. In case of non-feasance the amounts on the account should accumulate at interest on maturity day at the rate of 0.000%. In case of pro-term termination of the term deposit contract the Bank should accumulate at interest on the account at the rate of 0.000%, if the requirement for minimum required balance is fulfilled.

Term deposit "New deposit from Fibank"

for individuals & business clients

Effective from 17.02.2021

Term

Annual nominal interest rate

	BGN	EUR
3-months	0.000%	0.000%
6-months	0.000%	0.000%

Note:

Interest rates mentioned above are in force in case that a minimum required balance of BGN 500/ EUR 250 has been ensured on the account under the conditions of the contract. In case of non-feasance the amounts on the account should accumulate at interest on maturity day at the rate of 0.000%.

Interest rates applied on term deposit accounts with progressive accumulation of the interest

Effective from 17.02.2021

For the first 6 months, the annual interest rate on 6 months deposits in the respective currency is applied as per Item II "Interest rates applied on deposit accounts for individuals" and as per Item III "Interest rates applied on deposit accounts for business clients". For each subsequent 6 months period cumulative increase of interest rate is applied at the amount of 0.000% annually for deposits in BGN and 0.000% annually for deposits in EUR and USD.

Interest rates applied on "Record" deposit

Effective from 17.02.2021

Annual nominal interest rate applied on deposit "Record" for individuals and business clients for 12, 24 and 36 months in BGN, EUR and USD - 0.000%.

"Portfolio" combined deposit

Premium

Balance

Money deposit

Mutual funds' shares

Money deposit

Mutual funds' shares

Components ratio

70%

30%

30%

70%

Offered funds

Fibank Avangard or FFBH Vostok

Fibank Classic or Fibank Guarantor

Interest rates applied on "Portfolio" deposit for individuals & business clients

Effective from 13.12.2016

Name

Period

Annual nominal interest rate

Currency

"Portfolio" combined deposit

9-months

0.80

BGN

0.80

EUR

Note:

In case of renewal of the deposit, interest rates of 1-month term deposit are applied. Investments in mutual funds' shares are not guaranteed by a guarantee fund established by the state, or by other type of guarantee.





Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

"Forex Plus" deposit Interest rates applied for individuals and business clients		Effective from 02.01.2018
Period	6-months	12-months
Annual nominal interest rate	BGN 0.00	EUR 0.00

Note:

Interest rates mentioned above are in force in case that a minimum required balance of BGN 500/ EUR 250 has been ensured on the account under the conditions of the contract. In case of non-feasance the amounts on the account should accumulate at interest at the rate of 0.00%.

Term deposit for 60 months	For individuals		Effective from 17.02.2021	For business clients		Effective from 17.11.2020
Annual period	BGN	EUR		BGN	EUR	
First 12-month period	0.00%	0.00%		0.00%	0.00%	
Second 12-month period	0.00%	0.00%		0.00%	0.00%	
Third 12-month period	0.00%	0.00%		0.00%	0.00%	
Forth 12-month period	0.00%	0.00%		0.00%	0.00%	
Fifth 12-month period	0.00%	0.00%		0.00%	0.00%	

Term deposit "Profitable account" for individuals 12 months		
For monthly credits on the current account:	Annual interest rate	Annual surplus
Interest rates for deposit in BGN		Effective from 17.02.2021
Up to BGN 500	0.00	0.00
BGN 500.01 – BGN 1500	0.00	0.00
Over BGN 1500	0.00	0.00
Interest rates for deposit in EUR		Effective from 17.02.2021
Up to EUR 250.00	0.00	0.00
EUR 250.01 – EUR 750.00	0.00	0.00
Over EUR 750.00	0.00	0.00

Notes:

- An interest on maturity day at the rate of 0.000% shall be payable to the amounts on the deposit account:
 - received after the specified in the contract period;
 - in case of non-feasance of the condition for providing/ maintaining the minimum
 - amount of availability and/or over the maximum amount of availability BGN 250 000/ EUR 125 000.
- Annual surplus is not payable in case of non- feasance of the conditions of the contract, as well as:
 - for the amounts received after the first seven calendar days from the date of the conclusion of the deposit contract;
 - for the amounts over the maximum amount of availability BGN 250 000/ EUR 125 000.





Interests on accounts

Electronic deposits "My deposit"		Interest rates applied for individuals				Effective from 17.02.2021
		BGN		EUR		
		at balance up to 19999.99 BGN	at balance of 20000 BGN	at balance up to 9999.99 EUR	at balance of 10000 EUR	
Interests on credit products	6 months	0.00%	0.00%	0.00%	0.00%	0.00%
	12 months	0.00%	0.00%	0.00%	0.00%	0.00%

Appendix

Note:

An interest on maturity day at the rate of 0.000% shall be payable to the amounts on the deposit account:

- received after the specified in the contract period and/or
- in case of non-feasance of the condition for providing/ maintaining the minimum amount of availability.

Suspended products for offering

Promotional term deposit+

Effective from 17.02.2021

Period	Annual nominal interest rate			
	at balance up to 19 999.99 BGN/ 9 999.99 EUR		at balance of 20 000 BGN/ 10 000 EUR	
	BGN	EUR	BGN	EUR
6-months	0.000	0.000	0.000	0.000
12 -months	0.000	0.000	0.000	0.000

Note:

An interest on maturity day at the rate of 0.000% shall be payable to the amounts on the deposit account:

- received after the specified in the contract period and/or
- in case of non-feasance of the condition for providing/ maintaining the minimum amount of availability.

**Promotional deposit
"25 years Fibank"**

Interest rates applied for individuals
Effective from 17.02.2021

Interest rates applied for business clients
Effective from 17.11.2020

Period	6-months	12-months	24-months	6-months	12-months	24-months
Annual nominal interest rate	BGN	0.00	0.00	0.00	0.00	0.00
	EUR	0.00	0.00	0.00	0.00	0.00

Note:

An interest on maturity day at the rate of 0.000% shall be payable to the amounts on the deposit account:

- received after the specified in the contract period and/or
- in case of non-feasance of the condition for providing/ maintaining the minimum amount of availability.





Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

Deposit "Free deposit"	For individuals		Effective from 17.02.2021	For business clients		Effective from 17.11.2020		
12-month deposit with 12 interest periods (according to the table)								
Annual nominal interest rates								
Term/Period	BGN	EUR	USD	BGN	EUR	USD		
For 1-st month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
For 2-nd month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
For 3-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
For 4-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
For 5-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
For 6-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
For 7-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
For 8-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
For 9-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
For 10-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
For 11-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
For 12-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		

Notes

Minimum balance of BGN 500 / EUR 250 / USD 250 is required for free deposits with contracts concluded after 09.11.2015 incl.

Funds in the Accounts in First Investment Bank, incl. promotional deposits, are guaranteed in accordance with the Law on Bank Deposit Guarantee (LBDG) up to the guaranteed amount of BGN 196 000 for each client.

Deposit "Free deposit" – 24 months

Period	BGN	EUR	USD	Period	BGN	EUR	USD
For 1-st month	0.30	0.30	0.30	For 13-th month	2.00	1.00	1.50
For 2-nd month	0.40	0.40	0.40	For 14-th month	2.00	1.00	1.50
For 3-th month	0.50	0.50	0.40	For 15-th month	3.00	1.00	1.50
For 4-th month	0.60	0.60	0.60	For 16-th month	3.00	1.00	1.50
For 5-th month	0.70	0.70	0.60	For 17-th month	3.00	2.00	1.50
For 6-th month	0.80	0.80	1.00	For 18-th month	3.00	2.00	1.50
For 7-th month	0.90	0.90	1.00	For 19-th month	3.00	3.00	1.50
For 8-th month	1.00	1.00	1.00	For 20-th month	3.00	3.00	1.50
For 9-th month	1.00	1.00	1.00	For 21-st month	3.00	3.00	1.50
For 10-th month	1.00	1.00	1.50	For 22-nd month	3.00	3.00	1.50
For 11-th month	2.00	1.00	1.50	For 23-th month	4.00	3.00	2.00
For 12-th month	2.00	1.00	1.50	For 24-th month	5.00	4.00	3.00



Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

Suspended products for offering



Non term saving account

Effective from 17.02.2021

Annual nominal interest rate

BGN, EUR, USD, GBP

0.000%, but not increased every year by 0.10%

"Navigator" saving account

Effective from 18.06.2014

Interest rates in BGN and EUR applied on "Navigator" saving account as per annual nominal interest rate applied on Non term saving account but not increased every year by 0.10%.

Interest bonus applied on term deposit accounts and current accounts

Fibank has the right to offer interest bonus at the amount up to 0.7 points surplus to the interest rate applied on term deposit accounts and current accounts under standardized terms approved by the Managing Board of the Bank in case of agreement, concluded in a Bank's premises. Deposits with interest bonus are guaranteed according to the Law on Bank Deposit Guarantee – up to BGN 196 000.

Note:

Effective from 14.11.2014 the surplus to the interest rate applied on term deposit accounts and current accounts is suspended. The surpluses announced are valid for contracts signed till that date.

Saving deposit with growing profitability "Union Club"

Effective from 17.02.2021

	Group BGN			Group EUR			Group USD		
	Balance BGN	"HIGH" interest rate	"LOW" interest rate	Balance EUR	"HIGH" interest rate	"LOW" interest rate	Balance USD	"HIGH" interest rate	"LOW" interest rate
Bronz	100 – 999	0.000%	0.000%	100 – 499	0.000%	0.000%	100 – 499	0.000%	0.000%
Silver	1,000 – 2,999	0.000%	0.000%	500 – 1,499	0.000%	0.000%	500 – 1,499	0.000%	0.000%
Gold	3,000 – 4,999	0.000%	0.000%	1,500 – 2,499	0.000%	0.000%	1,500 – 2,499	0.000%	0.000%
Platinum	5,000 – 9,999	0.000%	0.000%	2,500 – 4,999	0.000%	0.000%	2,500 – 4,999	0.000%	0.000%
"Union Club"	Over 10,000	0.000%	0.000%	Over 5,000	0.000%	0.000%	Over 5,000	0.000%	0.000%

Annual nominal interest rate

Children saving account "Sbudnata mechta" Effective from 17.02.2021 0.15%, increased every year by 0.00%

Children saving account "Union Budeshte" Effective from 17.02.2021 0.15%, increased every year by 0.00%, and after the date of lawful age (18 years) of the accountholder (the date of "maturity"), on account balances is accrued the interest rate for standard saving deposit

Standard saving account Effective from 17.02.2021 0.00% for BGN, EUR, USD and GBP

The clients of Unionbank EAD are informed that due to offering termination of the below mentioned deposits on their balances will be accrued the contractual interests for the term of the deposit according to signed contract. After expiry of the contractual term funds will be kept with no interest accrual: **Deposit "Otlichen 6"; Deposit "Depositfest"; 12 months deposit "Izgodna sdelka"; Deposit for foreigners; Unioninvest 1; Unioninvest 2; Uniondinamica; Uniondeposit "Advance"; Uniondeposit "Chameleon"; Uniondeposit "Rent+"; Combined deposit; Overnight deposit; Business deposit; 6 months "Super" deposit; Standard 9 months term deposit; "Super" deposit for 12, 24 and 36 months.**

