

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

Section One Credit Reference Interest Rates Applied on Bank 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.

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.

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%.

I. Interest rates applied on current accounts

Current accounts	BGN	USD	EUR	CHF	GBP
	Effective from 18.06.2014 Current accounts	0.01	0.01	0.01	0.00
Effective from 18.06.2014 Current accounts of individuals for payments with Maestro / VISA Electron / V PAY	BGN	USD	EUR	CHF	GBP
	0.01	0.01	0.01	0.01	0.01
Current accounts of individuals with credit cards	BGN	USD	EUR	CHF	GBP
	0.00	0.00	0.00	0.00	0.00
Payment account of individuals for basic transactions (PABT)	0.01	-	-	-	-
Effective from 25.09.2015 Current accounts of agricultural producers	BGN	USD	EUR	CHF	GBP
	0.01	-	0.01	-	-

IQ current account for individuals

Effective from 09.08.2017

Ranges from closing daily balance		Annual interest rate	
BGN	EUR	BGN	EUR
from 0 - 19 999,99	from 0 - 9 999,99	0.10	0.10
over 20 000	over 10 000	0.10	0.10
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	0.30	0.30
over 20 000	over 10 000	0.50	0.50

IQ current account for business clients

Effective from 09.08.2017

Ranges from closing daily balance		Annual interest rate	
BGN	EUR	BGN	EUR
from 0 - 99 999.99	from 0 - 49 999.99	0.10	0.10
over 100 000	over 50 000	0.10	0.10
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	0.30	0.30
over 100 000	over 50 000	0.50	0.50

Account under Art. 39 of the Law on the attorneys		BGN	USD	EUR	CHF	GBP
		0.00	0.00	0.00	-	-
Special accounts under Art. 24 of the Law on public execution officers		BGN	USD	EUR	CHF	GBP
Effective from 14.03.2017						
up to BGN 20,000	up to EUR 10,000	0.0500	-	0.0500	-	-
from BGN 20,000 to BGN 50,000	from EUR 10,000 to EUR 25,000	0.1000	-	0.1000	-	-
from BGN 50,000 to BGN 100,000	from EUR 25,000 to EUR 50,000	0.2000	-	0.2000	-	-
over BGN 100,000	over EUR 50,000	0.3000	-	0.3000	-	-
Customer accounts of insurance brokers and agents under Art. 155 of the Insurance Code		BGN	USD	EUR	CHF	GBP
		0.00	0.00	0.00	-	-
Condominium account		BGN	USD	EUR	CHF	GBP
		0.0100	-	0.0100	-	-
Special accounts under Art. 25a of the Law on notaries and notarial practice		BGN	USD	EUR	CHF	GBP
Effective from 14.03.2017		0.20	0.10	0.20	-	-
Accounts of enterprising committees under the Election Code		BGN	USD	EUR	CHF	GBP
		0.00	-	-	-	-
Special accounts under concession contract		BGN	USD	EUR	CHF	GBP
Effective from 14.03.2017		2.50	0.10	0.20	-	-

II. Interest rates applied on deposit accounts for individuals

Effective from 26.06.2017

BGN	Annual nominal interest rate	Annual effective interest rate
1 month	0.0500	0.0500
3 months	0.1000	0.1000
6 months	0.2000	0.2001
12 months	0.3500	0.3500
18 months	0.4000	-
24 months	0.6000	-
36 months	0.7000	-

EUR	Annual nominal interest rate	Annual effective interest rate
1 month	0.0500	0.0500
3 months	0.1000	0.1000

6 months	0.2000	0.2001
12 months	0.3000	0.3000
18 months	0.4000	-
24 months	0.5000	-
36 months	0.6000	-

USD	Annual nominal interest rate	Annual effective interest rate
1 month	0.1000	0.1000
3 months	0.1500	0.1501
6 months	0.3000	0.3002
12 months	0.6000	0.6000
18 months	0.7000	-
24 months	0.8000	-
36 months	1.0000	-

CHF	Annual nominal interest rate	Annual effective interest rate
1 month	0.0500	0.0500
3 months	0.1000	0.1000
6 months	0.2000	0.2001
12 months	0.3000	0.3000

GBP	Annual nominal interest rate	Annual effective interest rate
1 month	0.0500	0.0500
3 months	0.1000	0.1000
6 months	0.2000	0.2001
12 months	0.3000	0.3000
18 months	0.4000	-
24 months	0.6000	-
36 months	0.7000	-

Term deposit for 60 months for individuals

Effective from 14.03.2017

Annual period	BGN	EUR
First 12-month period	0.35%	0.30%
Second 12-month period	0.60%	0.50%
Third 12-month period	0.70%	0.60%
Forth 12-month period	0.70%	0.60%
Fifth 12-month period	0.70%	0.60%

III. Interest rates applied on deposit accounts for business clients

Effective from 26.06.2017

BGN	Annual nominal interest rate	Annual effective interest rate
1 month	0.0500	0.0500
3 months	0.1000	0.1000
6 months	0.2000	0.2001
12 months	0.3500	0.3500
18 months	0.4000	-
24 months	0.6000	-
36 months	0.7000	-

EUR	Annual nominal interest rate	Annual effective interest rate
1 month	0.0500	0.0500
3 months	0.1000	0.1000
6 months	0.2000	0.2001
12 months	0.3000	0.3000
18 months	0.4000	-
24 months	0.5000	-
36 months	0.6000	-

USD	Annual nominal interest rate	Annual effective interest rate
1 month	0.1000	0.1000
3 months	0.1500	0.1501
6 months	0.3000	0.3002
12 months	0.6000	0.6000
18 months	0.7000	-
24 months	0.8000	-
36 months	1.0000	-

CHF	Annual nominal interest rate	Annual effective interest rate
1 month	0.0500	0.0500
3 months	0.1000	0.1000
6 months	0.2000	0.2001
12 months	0.3000	0.3000

GBP	Annual nominal interest rate	Annual effective interest rate
1 month	0.0500	0.0500
3 months	0.1000	0.1000
6 months	0.2000	0.2001
12 months	0.3000	0.3000
18 months	0.4000	-

24 months	0.6000	-
36 months	0.7000	-

Term deposit for 60 months for business clients

Effective from 14.03.2017

Annual period	BGN	EUR
First 12-month period	0.35%	0.30%
Second 12-month period	0.60%	0.50%
Third 12-month period	0.70%	0.60%
Forth 12-month period	0.70%	0.60%
Fifth 12-month period	0.70%	0.60%

IV. Interest rates applied on special deposits
Term deposit "Profitable account" for individuals 12 months

Effective from 18.10.2018

Interest rates for deposit in BGN		
For monthly credits on the current account:	Annual interest rate	Annual surplus
Up to BGN 500	0.35%	0.00%
BGN 500.01 – BGN 1500	0.35%	0.30%
Over BGN 1500	0.35%	0.50%

Interest rates for deposit in EUR		
For monthly credits on the current account:	Annual interest rate	Annual surplus
Up to EUR 250	0.30%	0.00%
EUR 250.01 - 750.00 EUR	0.30%	0.30%
Over EUR 750	0.30%	0.50%

Note:

- An interest on maturity day at the rate of 0.01% shall be payable to the amounts on the deposit account:
 - received after the specified in the contract period;
 - in case of non- feaseance 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- feaseance 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.

„Active management” deposit
Interest rates applied for individuals

Effective from 14.03.2017

Period	Annual nominal interest rate	Currency
9-months	0.35	BGN
	0.30	EUR
Period	Annual nominal interest rate	Currency
18-months	0.50	BGN
	0.50	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.

Deposit „Free deposit +” for business clients

Effective from 30.10.2018

Period	Annual nominal interest rate	Currency
1-month	0.25%	BGN
	0.25%	EUR

V. Electronic deposits „My deposit”
Interest rates applied for individuals

Effective from 06.06.2018

BGN	at balance up to 19999.99 BGN	at balance of 20000 BGN
6 months	0.6500	0.6500
12 months	0.8500	0.8500
EUR	at balance up to 9999.99 EUR	at balance of 10000 EUR
6 months	0.6500	0.6500
12 months	0.8500	0.8500

Note:

An interest on maturity day at the rate of 0.01% shall be payable to the amounts on the deposit account:

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

VI. Interest rates applied on guarantee deposits

MasterCard and VISA credit cards	The 6-months interest rate for the respective currency
American Express credit cards	The 6-months interest rate for the respective currency

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

Annual nominal interest rate applied on deposit accounts (over 1 year) as per Item II "Interest rates applied on deposit accounts for individuals" given above in this section plus 0.25% surplus.

VIII. Interest rates applied on 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 (up to 1 year) as per Item II "Interest rates applied on deposit accounts for individuals" given above in this section plus 0.15% surplus.

IX. Interest rates applied on saving accounts

Name	Annual nominal interest rate Effective from 14.03.2017
Children saving account (for individuals under full legal age)	0.40% in BGN, USD, EUR and GBP, increased every year by 0.20%
Name	Annual nominal interest rate Effective from 10.04.2018
Children saving account to „Smart Lady“ program (for individuals under full legal age, whose legal representative use the „Smart Lady“ program)	0.40% in BGN, EUR, increasing every year by 0.25% on an annual basis

Note:

Children saving account to „Smart Lady“ program accumulates interest till completion of full legal age of the account holder.

X. Interest rates applied on promotional deposits – in accordance with promotional term deposits Appendix

XI. 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.

XII. Suspended products for offering

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					
	BGN	USD	EUR	CHF	GBP	RON
Effective from 18.06.2014 Current accounts	-	-	-	-	-	0.0000
Effective from 18.06.2014 On-line Current account /Joint saving account	0.0100	0.0100	0.0100	0.0000	0.0100	0.0000
Effective from 16.01.2015 Current account with minimum balance for individuals	BGN	USD	EUR	CHF	GBP	RON
12 months	0.0100	0.0100	0.0100	-	-	-
24 months	0.0100	0.0100	0.0100	-	-	-
Effective from 16.01.2015 Free current account for individuals	BGN	USD	EUR	CHF	GBP	RON
with 12 interest accrual periods	0.0100	0.0100	0.0100	-	-	-
with 24 interest accrual periods	0.0100	0.0100	0.0100	-	-	-

“Salary” account

Effective from 19.09.2016

BGN		
Credit turnovers for the month	Exceeding BGN 750 incl.	Less than BGN 750 incl.
Annual interest rate	HIGH	LOW
	0.01% for Visa Electron 0.01% for Maestro	0.01% for Visa Electron 0.01% for Maestro

“Smart account”

Effective from 19.09.2016

BGN		
Credit turnovers for the month	Exceeding BGN 1 500 incl.	Less than BGN 1 500 incl.
Annual interest rate	HIGH	LOW
	0.01%	0.01% for Visa Electron 0.01% for Maestro

**Special product “Municipalities and Centrally Budgeted Organizations”
Cumulative/Current accounts**

Effective from 13.12.2016

Daily balance	Annual interest rate
0 – 30 000	0.05%
30 001 – 100 000	0.10%
100 001 – 200 000	0.15%
200 001 – 300 000	0.20%
over 300 000	0.30%

Interest rates applied on short-term deposits for individuals and business clients

Effective from 01.11.2016

Deposit in BGN, USD and EUR	Annual nominal interest rate
48 hours	0.00
7 days	0.00
14 days	0.00

Interest rates applied on “Super” deposit

Annual nominal interest rate applied on “Super” deposit for individuals and business clients for 12, 24 and 36 months in BGN, EUR and USD 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” given above in this section minus 0.10%.

3 - month „Sweet” deposit for individuals

Effective from 12.05.2015

Term/Period	3 months
BGN	0.00%
EUR	0.00%

„Sweet” term deposit in USD for individuals

Effective from 12.05.2015

Term/Period	1 month	3 months	6 months	12 months
USD	0.00%	0.00%	0.00%	0.00%

3 - month „Sweet” deposit for business clients

Effective from 12.05.2015

Term/Period	3 months
BGN	0.00%
EUR	0.00%

„Sweet” term deposit in USD for business clients

Effective from 12.05.2015

Term/Period	1 month	3 months	6 months	12 months
USD	0.00%	0.00%	0.00%	0.00%

“Champion 4-4-2” deposit
Interest rates applied for individuals and business clients

Effective from 19.09.2016

10 months term deposit	Annual nominal interest rate	
	BGN	EUR
Periods		
First 4-month period	0.01%	0.01%
Second 4-month period	0.01%	0.01%
Third 2-month period	0.01%	0.01%

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 0.01%.

In case of pro-term termination of the term deposit contract the Bank should accumulate at interest on the account at the rate of 0.01%, if the requirement for minimum required balance is fulfilled.

Term deposit “New deposit from Fibank”
Interest rates applied for individuals

Effective from 19.09.2016

Term	Annual nominal interest rate	
	BGN	EUR
3-months	0.01%	0.01%
6-months	0.01%	0.01%

Interest rates applied for business clients

Effective from 19.09.2016

Term	Annual nominal interest rate	
	BGN	EUR
3-months	0.01%	0.01%
6-months	0.01%	0.01%

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

Effective from 13.02.2017

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 0.01% annually for deposits in BGN and 0.01% annually for deposits in EUR and USD.

Interest rates applied on "Record" deposit

Effective from 13.02.2017

Annual nominal interest rate applied on deposit "Record" for individuals and business clients for 12, 24 and 36 months in BGN, EUR and USD - 0.01%.

„Portfolio" combined deposit

„Premium"		
	Money deposit	Mutual funds' shares
Components ratio	70%	30%
Offered funds	Fibank Avangard or FFBH Vostok	

„Balance"		
	Money deposit	Mutual funds' shares
Components ratio	30%	70%
Offered funds	Fibank Classic or Fibank Guarantor	

Interest rates applied on „Portfolio" deposit for individuals

Effective from 13.12.2016

Name	Period	Annual nominal interest rate	Currency
„Portfolio" combined deposit	9-months	0.80	BGN
		0.80	EUR

Interest rates applied on „Portfolio“ deposit for 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.

„Forex Plus“ deposit
Interest rates applied for individuals and business clients

Effective from 02.01.2018

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

Promotional term deposit +

Effective from 03.07.2018

Period	Annual nominal interest rate	
	BGN, EUR	
	at balance up to 19 999.99 BGN/ 9 999.99 EUR	at balance of 20 000 BGN/ 10 000 EUR
6-months	0.00	0.00
12 -months	0.00	0.00

Note:

An interest on maturity day at the rate of 0.00% 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.

Deposit „Free deposit” – 24 months

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

Non term saving account
Annual nominal interest rate

Effective from 19.09.2016

BGN, EUR	USD, GBP
0.01%, but not increased every year by 0.10%	0.01%, 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%.

Saving deposit with growing profitability „Union Club“

Effective from 19.09.2016

Group BGN	Balance BGN	“HIGH” interest rate	“LOW” interest rate
Bronz	100 – 999	0.01%	0.01%
Silver	1 000 – 2 999	0.01%	0.01%
Gold	3 000 – 4 999	0.01%	0.01%
Platinum	5 000 – 9 999	0.01%	0.01%
“Union Club”	Over 10 000	0.01%	0.01%

Group EUR	Balance EUR	“HIGH” interest rate	“LOW” interest rate
Bronz	100 – 499	0.01%	0.01%
Silver	500 – 1 499	0.01%	0.01%
Gold	1 500 – 2 499	0.01%	0.01%
Platinum	2 500 - 4 999	0.01%	0.01%
“Union Club”	Over 5 000	0.01%	0.01%

Group USD	Balance USD	“HIGH” interest rate	“LOW” interest rate
Bronz	100 – 499	0.01%	0.01%
Silver	500 – 1 499	0.01%	0.01%
Gold	1 500 – 2 499	0.01%	0.01%
Platinum	2 500 – 4 999	0.01%	0.01%
“Union Club”	Over 5 000	0.01%	0.01%

Name	Annual nominal interest rate
Children saving account “Sbudnata mechta”	Effective from 14.03.2017 0.40%, increased every year by 0.20%
Children saving account “Union Budeshte”	Effective from 14.03.2017 0.40%, increased every year by 0.20%, 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 19.09.2016 0.01% 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.**

XIII. Interest rates applied on deposit accounts via the WeltSparen Internet Platform

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB001	12 months	EUR	1.05%	25.05.2018
FIB002	36 months	EUR	0.75%	21.11.2016
FIB003*	60 months	EUR	0.75%	21.11.2016
FIB004	24 months	EUR	1.20%	25.05.2018

***Please note** that in the event of early termination of a FIB003 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.

Note: Offering of the product FIB005 – 12-months deposit in BGN suspended as of 03.01.2018.

Section Two

Debit Interest Rates Applied on Loans and Overdrafts

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

Basic Interest Rate (BIR) is a floating interest index ratified by the Managing Board and calculated for each currency on the basis of correlation between planned costs of Bank's liabilities and market interest rates for the same currency, applicable to loans in national and foreign currency. BIRce is the Basic Interest Rate corrected with market environment ratio. BIRcc is the Basic Interest Rate corrected with market environment ratio in the credit cards business. BIR is applicable for loan agreements concluded up to 23.07.2014.

Savings Based Interest Rate (SBIR) is a reference interest rate calculated on declared from the Bank method for defining of reference interest rate.

Methods of the Bank for defining of BIR and SBIR are declared at www.fibank.bg as well as they are at disposal the clients at paper in the Bank's offices.

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

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

A. INTERNATIONAL BUSINESS CREDIT CARDS

A1. International business credit cards with grace period

	BIRcc	Surplus	Total
BGN			
Payment via POS with merchants			
VISA Classic & MasterCard Silver	7.73%	10.91%	18.64%
VISA/MasterCard Gold	7.73%	7.91%	15.64%
Cash withdrawal and other operations			
VISA Classic & MasterCard Silver	7.73%	12.91%	20.64%
VISA/MasterCard Gold	7.73%	9.91%	17.64%

	BIRcc	Surplus	Total
EUR			
Payment via POS with merchants			
VISA Classic & MasterCard Silver	7.72%	10.92%	18.64%
VISA/MasterCard Gold	7.72%	7.92%	15.64%
Cash withdrawal and other operations			
VISA Classic & MasterCard Silver	7.72%	12.92%	20.64%
VISA/MasterCard Gold	7.72%	9.92%	17.64%

	BIRcc	Surplus	Total
USD			
Payment via POS with merchants			
VISA Classic & MasterCard Silver	8.06%	10.34%	18.40%
VISA/MasterCard Gold	8.06%	7.34%	15.40%
Cash withdrawal and other operations			
VISA Classic & MasterCard Silver	8.06%	12.34	20.40%
VISA/MasterCard Gold	8.06%	9.34	17.40%

A2. International business credit cards without a minimum monthly installment

	BIRcc	Surplus	Total
BGN	Applicable for all debit balances regardless of the type of transaction		
VISA Classic & MasterCard Silver	7.73%	9.91%	17.64%
VISA/MasterCard Gold	7.73%	9.91%	17.64%

	BIRcc	Surplus	Total
EUR	Applicable for all debit balances regardless of the type of transaction		
VISA Classic & MasterCard Silver	7.72%	9.92%	17.64%
VISA/MasterCard Gold	7.72%	9.92%	17.64%

	BIRcc	Surplus	Total
USD	Applicable for all debit balances regardless of the type of transaction		
VISA Classic & MasterCard Silver	8.06%	9.34%	17.40%
VISA/MasterCard Gold	8.06%	9.34%	17.40%

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
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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
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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

	BIRcc	Surplus	Total
BGN	7.73%	6.91%	14.64%
EUR	7.72%	6.92%	14.64%
USD	8.06%	6.34%	14.40%
CHF	7.72%	6.92%	14.64%
GBP	7.72%	6.92%	14.64%

B2. International revolving credit cards with chip

	BIRcc	Surplus	Total
BGN	Payment via POS with merchants		
Classic / Standard	7.73%	10.91%	18.64%
Gold	7.73%	10.91%	18.64%
Platinum	7.73%	10.91%	18.64%
World Elite MasterCard	7.73%	10.91%	18.64%
	Cash withdrawal and other operations		
Classic / Standard	7.73%	12.71%	20.44%
Gold	7.73%	12.71%	20.44%
Platinum	7.73%	12.71%	20.44%
World Elite MasterCard	7.73%	12.71%	20.44%

	BIRcc	Surplus	Total
EUR	Payment via POS with merchants		
Classic / Standard	7.72%	10.92%	18.64%
Gold	7.72%	10.92%	18.64%
Platinum	7.72%	10.92%	18.64%
World Elite MasterCard	7.72%	10.92%	18.64%
	Cash withdrawal and other operations		
Classic / Standard	7.72%	12.72%	20.44%
Gold	7.72%	12.72%	20.44%
Platinum	7.72%	12.72%	20.44%
World Elite MasterCard	7.72%	12.72%	20.44%

	BIRcc	Surplus	Total
USD			
Payment via POS with merchants			
Classic / Standard	8.06%	10.34%	18.40%
Gold	8.06%	10.34%	18.40%
Platinum	8.06%	10.34%	18.40%
World Elite MasterCard	8.06%	10.34%	18.40%
Cash withdrawal and other operations			
Classic / Standard	8.06%	12.34%	20.40%
Gold	8.06%	12.34%	20.40%
Platinum	8.06%	12.34%	20.40%
World Elite MasterCard	8.06%	12.34%	20.40%

	BIRcc	Surplus	Total
GBP			
Payment via POS with merchants			
Classic / Standard	7.72%	10.92%	18.64%
Gold	7.72%	10.92%	18.64%
Platinum	7.72%	10.92%	18.64%
Cash withdrawal and other operations			
Classic / Standard	7.72%	12.72%	20.44%
Gold	7.72%	12.72%	20.44%
Platinum	7.72%	12.72%	20.44%

effective from 01.07.2018

Penalty interest rates

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 10.00% 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 10.00% 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 10.00% points (for USD), 10.00% points (for GBP) and 10.00% 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 10.00% 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 10.00% 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 10.00% 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 10.00% 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.