







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 2 *bank (*2265), 2 080 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**.



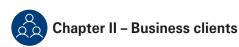




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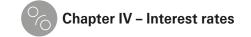
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General provisions







- 1. Chapter One "Fees and commissions for individuals" shall be applied for individuals who are not registered as traders acoording 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

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

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Art. 1	Opening	At Office	Through MyFiban
1.	Current accounts in local and foreign currency	BGN 2.50	free of charg
1.1.	Current accounts with debit card in local and foreign currency	BGN 2	not supporte
2.	Joint current accounts	BGN 12	not supporte
3.	Saving accounts		
3.1.	saving account for children	free of charge	not supporte
3.2.	renewing of a savings-bank book	BGN 2	not supporte
4.	Term deposits	free of charge	free of charg
5	Donation accounts	free of charge	not supporte
6.	Other special accounts	by arrangement, min. 0.2%, min. BGN 100	not supporte
Art. 2	Maintenance		
1.	Current accounts in local and foreign currency, including IQ current account	BGN 2.50 monthly	BGN 2 month
2.	Current accounts with a debit card in local and foreign currency	BGN 2 monthly	BGN 1 monthl
3.	Joint current accounts	BGN 10 monthly	not supporte
4.	Saving accounts		
4.1.	saving account for children	free of charge	not supporte
4.2.	non term saving account	BGN 1 monthly	not supporte
5.	Term deposits and donation accounts	free of charge	free of charg
5.1.	Free deposits	BGN 1.50/ EUR 0.75/ USD 0.75 monthly	BGN 1.50/ EUR 0.75 USD 0.75 monthl
6.	Amendment of terms and conditions of special accounts	by arrangement, min. BGN 50	not supporte
Art. 3	Closing by order of the Account Holder, before 6 mounths have passed from conclusion of account contract		
1.	Current accounts in local and foreign currency, inc. with issued card	BGN 5	free of charg
2.	Closing other bank accounts	free of charge	free of charg

I. BANK ACCOUNTS

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Bank accounts

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Art. 4	VIP – IBAN	At Office	Through MyFiban
1.	For a package for up to 5 accounts	BGN 100	not supporte
Art. 5	Reports (statements) on bank account		
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	
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 charg
3.	Annual Statement of fees		
3.1	for the previous calendar year – once a year	free of charge	not supporte
Art. 6	Reports (statements) on accounts with bank cards		
1.	Report on account with a debit card – by mail		
1.1.	monthly	BGN 1	
1.2.	for 3 months	BGN 2	
1.3.	for 6 months	BGN 3	
1.4.	for 12 months	BGN 5	
2.	Statement on card account with a credit card on a paper-based medium		
2.1.	monthly by mail	BGN 1	
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 – dublicate	BGN 2	
2.4.	upon request at Fibank for previous reporting period	BGN 10	





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I. BANK ACCOUNTS 🔟

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Bank accounts

Cash transactions

Purchase and sale of foreign currency

Art. 7	Bank packages and programs	
1.	Package My Choice	BGN 3.50 monthly
2.	Package My Choice Online	BGN 3 monthly
3.	Program Digital Me	BGN 2 once only
4.	Program Digital Me+	BGN 2.75 monthly
4.1.	for users of the program Digital Me when they are 24 years	BGN 2.20 monthly
5.	Payment account for basic transactions	according Appendix

Transfers

Cheques in foreign currency

_ending	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.
ank cards	2. 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.
Financial instruments	3. 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.
	4. Dublicate – a report (statement) on a paper-based medium given upon customer's damand in an office/branch different from those where statements are received or when receiving statements on electronic medium through electronic banking "My Fibank".
Distance banking	5. 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.
	6. 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.

Private banking

Gold and commemorative coins



II. CASH TRANSACTIONS



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Bank accounts

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Purchase and sale of foreign currency

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Art. 1	Cash transactions	In local currency	In foreign currency
1.	Cash deposit		
1.1.	up to BGN 5,000/ EUR 2,500	free of charge	free of charge
1.2.	for the amount above BGN 5,000/ EUR 2,500	0.1%, max. BGN 200	0.15%, max. EUR 100
1.3.	to term deposits	free of charge	free of charge
2.	Cash withdrawal		
2.1.	up to BGN 2,000/ EUR 1,000	BGN 2	EUR 1
2.2.	above BGN 2,000 up to BGN 200,000/ above EUR 1,000 up to EUR 100,000	0.4%, min. BGN 5	0.4%, min. EUR 2.50
2.2.1.	from current account with minimum balance for the amount above BGN 2,000 up to BGN 200,000 daily/ above EUR 1,000 up to EUR 100,000 daily	0.4%, min. BGN 1	0.4%, min. EUR 2
2.2.2.	from free current account for the amount above BGN 2, 000 up to BGN 200,000 daily/ above EUR 1,000 up to EUR 100,000 daily	0.4%, min. BGN 1	0.4%, min. EUR 2
2.3.	without prior notice above BGN 5,000 up to BGN 200,000/ without prior noticeup to EUR 100,000	BGN 10 plus 0.5% from the amount	0.5%, min. EUR 5
2.4.	above BGN 200,000 with prior notice/ above EUR 100,000 with prior notice	by arrangement, min. 0.6%, max. 1%	by arrangement, min. 0.6%, max. 1%
2.4.1.	without prior notice	by arrangement, min. 0.7%, max. 1.5%	by arrangement, min. 0.7%, max. 1.5%
2.5.	from term deposits		
2.5.1.	at maturity	free of charge	free of charge
2.5.2.	before maturity	according Art. 1, items 2.1, 2.2., 2.3. and 2.4.	according Art. 1, items 2.1, 2.2., 2.3. and 2.4.
2.6	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
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		
3.1.1.1.	up to BGN 5,000/ EUR 2,500	free of charge	free of charge
3.1.1.2.	above BGN 5,000/ EUR 2,500	BGN 1 plus 0.1%, max. BGN 200	EUR 0.52 plus 0.15%, max. EUR 100
3.1.1.3.	to term deposits	free of charge	free of charge







Bank accounts	3.1.2.	when the orderer (an individual) is not Fibank's client	BGN 2 plus 0.2%, min. BGN 2, max. BGN 200	EUR 1 plus 0.2% min. EUR 2, max. EUR 150
Cash transactions	3.1.3.	for repayment of liabilities on loans (including overdrafts) and on credit cards of individuals up to BGN 5,000 / EUR 2,500	free of charge	free of charge
	3.2.	to accounts of business clients		
Purchase and sale of foreign currency	3.2.1.	when the orderer (an individual) is Fibank's client	BGN 1 plus commission under Art. 1, Item 1, Chapter II, Section II	EUR 0.50 plus commission under Art. 1, Item 1 Chapter II, Section I
Transfers	3.2.2.	when the orderer (an individual) is not Fibank's client	BGN 2 plus 0.2%, min. BGN 2, max. BGN 200	EUR 1 plus 0.25% min. EUR 2, max. EUR 150
	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		
Cheques in 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	0.1%, max. BGN 200	0.15%, max. EUR 100
ending	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
	3.5.	to accounts of Ministry of Interior (MI) for payment of fees for administrative services, related with vehicles	according Appendix	
Bank cards	4.	Counting of BGN coins in case of cash deposit	3% of the amount, min. BGN 10	not supported
	4.1.	to accounts of persons who has not attained their majority (18 years)	free of charge	not supported
inancial instruments	5.	Counting of BGN coins in case of cash withdrawal	2% of the amount, min. BGN 10	not supported
Distance 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
	Art. 2	Other cash transactions		
Private banking	1.	Collection and/or transportation of cash	by arrangement, min. BGN	
	2.	Enlarging/breaking of banknotes	1% on the amount, min. BGN	
	3.	Checking of banknotes	BGN 1 per bankno	
Gold and commemorative coins	4.	Exchange of damaged banknotes in foreign currency including postponed exchange of damaged and/or droped out banknotes in foreign currency	10% on the amount, max. EU	
1	5.	Exchange of BGN notes to coins and vice versa		3%, min. BGN 10







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Bank accounts	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.
Cash transactions	 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.
Purchase and sale of foreign currency	3. 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 written out with own signature and submitted personally by the Account Holder at Fibank's office.
Transfers	4. For cash withdrawals from term deposit accounts at maturiry or before maturity, a prior notice is required.
	5. Cash withdrawals without prior notice shall be executed in case that the banking office dispose of the respective exceeding over the cash surplus.
Champon in foreign aurranau	6. The commision for withdrawal based on prior declared denomination structure shall be additionally paid to the commission for cash withdrawal under Art.1, Item 2
Cheques in foreign currency	7. For repayment of liabilities under Art. 1, Item 3.1.3. for the amount above BGN 5,000 or above EUR 2,500 shall apply accordingly Art. 1, Item 3.1.1.2. and Item 3.1.2.
_ending	8. 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 100 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).
Bank cards	9. 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).
Sank Cards	10. The orderer is the person on behalf of whom and on whose account the cash transfer is executed.
- inancial instruments	11. Cash deposits and cash transfers on deposit accounts of individuals in local and foreign currency from Fibank's clients are free of charge.
Distance banking	
Private banking	
Gold and commemorative coins	



III. PURCHASE AND SALE OF FOREIGN CURRENCY

Art. 1	Purchase and sale of foreign currency		
1.	On bank accounts with Fibank	fr	ee of charge
2.	On a cash desk	0.1% of the deposi	ited amount min. BGN ´
Art. 2	Exchange of foreign currency for other foreign currency		
1.	For amounts up to EUR 100,000	0.5%	min. EUR '
2.	For amounts above EUR 100,000	fr	ee of charge
Note: 1.	For currency exchange under Art. 2 on a cash desk the clients shall also pay a charge under Art. 1, Item 2.		
	1. 2. Art. 2 1. 2.	1. On bank accounts with Fibank 2. On a cash desk Art. 2 Exchange of foreign currency for other foreign currency 1. For amounts up to EUR 100,000 2. For amounts above EUR 100,000 2. For amounts above EUR 100,000	1. On bank accounts with Fibank fr 2. On a cash desk 0.1% of the depose Art. 2 Exchange of foreign currency for other foreign currency 1 1. For amounts up to EUR 100,000 0.5% 2. For amounts above EUR 100,000 0.5% 2. For amounts above EUR 100,000 fr



Bank accounts

IV. TRANSFERS

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	A. IN L	OCAL CURRENCY		
Cash transactions	Art. 1	Internal Transfers	At office	Through MyFibank
	1.	For transfer from account in BGN	BGN 1	BGN 0.50
urchase and sale of foreign urrency	1.1.	multiple payment order to/from the budget	BGN 2	BGN 2.00
urrency	1.2.	For transfer from account in foreign currency	EUR 3	EUR 1.50
	2.	From and to accounts of one and the same client of Fibank	BGN 0.10	free of charge
ransfers	3.	From and to joint account to and from accounts with Fibank, including accounts kept on the additional Account Holder's name	BGN 1	not supported
Cheques in foreign currency	Art. 2	Interbank Transfers		
	1	When the orderer holds an account with Fibank	BGN 2.50	BGN 1.10
e e Pere	2.	When the orderer does not hold an account with Fibank	1%, min. BGN 10	not supported
ending	3	Transfers via the system for real-time interbank gross settlement system (RINGS)	BGN 15	BGN 12
	4.	Multiple payment order to/from the budget		
Bank cards	4.1.	when the orderer holds accounts with Fibank	BGN 5	BGN 2
	4.1.1.	via RINGS	BGN 25	BGN 15
inancial instruments	4.2.	when the orderer does not have an account with Fibank	0.5%, min. BGN 20	not supported
	4.2.1.	via RINGS	0.5%, min. BGN 30	not supported
istonas hanking	Art. 3	Incoming transfers	free of charge	free of charge
istance banking	Art. 4	Direct debit		
	1	Initiation or payment between Fibank's clients	BGN 2	BGN 1
rivate banking	2.	Initiation or payment when the orderer or the beneficiary is not Fibank's client (interbank)	BGN 2.50	BGN 1.10
	3.	Direct debit with a payment condition	0.2%, min. BGN 2.50	not supported

Gold and commemorative coins

-ibank My bank

Bank accounts

Cash transactions

Purchase and sale of foreign	3.	Internal transfer	BGN 1	BGN 1	
currency	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	
Transfers	Art. 6	Automatic repayment of liabilities on credit card of Diners Club Bulgaria AD			
	1.	Registration, amendment/complement of the registration	BGN 1	not supported	
Cheques in foreign currency	2.	Cancellation of the registration after client's order	BGN 1	not supported	
	3.	Transfer	BGN 0.20	not supported	
onding	Art. 7	Automatic payments with Maestro debit card/ Visa Electron Pay Wave/ Visa Debit/ Debit Mastercard Payl	Pass		
ending	1	Payments of utility bills			
	1.1.	registration	BGN 5		
Bank cards	1.2.	amendment of registration	BGN 2		
	Art. 8	Cancellation of transfer order	BGN 10	BGN 10	
-inancial instruments	Art. 9	Payments of utility bills		free of charge	
	Notes:				
Distance banking	1.	For transfers under Art. 2, Items 2, 4.2, 4.2.1 the orderer shall not pay additional commission for cash deposit (ur transactions").	nder Art. 1 of Chapter I, Sec	tion II "Cash	
Drivete healing	2.	For a cash ordered transfer under Art. 2, Items 1, 3, 4.1 and 4.1.1 the orderer shall additionally pay a commission for cash deposit (under Art. 1 of Chapter one, Section II "Cash transactions").			
Private banking	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.			
Gold and commemorative coins	4.	Payment orders for execution via RINGS accepted until 14.45 o'clock in the Bank's premises shall be executed o accepted after this time shall be executed on the next working day.	n the same working day and	d payment orders	
	5.	For transfers in national currency ordered through the Mobile application shall apply the fees and commissions fo	or electronic banking "My F	ibank".	
Other services	6.	Payment orders for execution on the same working day via RINGS shall be accepted until 15.15 o'clock through t Mobile application.	the electronic banking "My	Fibank" incl.	



Standing orders

Amendment/Complement of the registration

Registration

Art. 5

1.

2.

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At office

BGN 2

BGN 2



Through MyFibank

free of charge

not supported

	Fibank My bank
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Purchase and sale of foreign

Cheques in foreign currency

Bank accounts

Cash transactions

currency

Lending

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BGN 1

free of charge

BGN 1

free of charge





OREIGN CURRENCY						
Internal Transfers	At office	Through MyFibank	Art. 3	Credit transfers	At office	Through MyFibank
For transfer from account in foreign currency	EUR 3	EUR 1.50	1.	Transfers in favour of a Fibank's client		
For transfer from account in BGN	BGN 1	BGN 0.50	1.1.	for amounts up to EUR 500	free of charge	free of charge
From and to accounts of one and the same client of Fibank			1.2.	1.2. for amounts above EUR 500		0.10% min. EUR 5 max. EUR 150
For transfer from account in foreign currency	EUR 0.10	free of charge	2.	Outgoing transfers	max. EUR 150	max. EUR 150
For transfer from account in BGN	BGN 0.10	free of charge	2.1.	express transfers in all currencies	0.30%,	0.25%
From and to joint account to and from accounts with Fibank, including	EUR 3	not supported		with same day value date	min. EUR 40, max. EUR 400	min. EUR 35 max. EUR 370
accounts kept on the additional Account Holder's name			2.2.	next day value date (TOM value date)		
Transfers to an account of Fibank Cyprus Branch customer (same day value date)			2.2.1	in EUR within EEA	0.20%, min. EUR 30, max. EUR 300	0.15% min. EUR 25 max. EUR 300
for amounts up to EUR 1,000	EUR 2	EUR 2	2.2.1.1.	for amounts up to EUR 500	EUR 15	EUR 15
for amounts from EUR 1,000 to EUR 5,000	EUR 5	EUR 5	2.2.2.	Outside EEA regardless the currency, or within EEA in currency	0.20%, min. EUR 30,	0.15% min. EUR 25
for amounts above 5,000	EUR 10	EUR 10	0.0.0.1	different from EUR	max. EUR 300	max. EUR 300
Standing orders			2.2.2.1	for apounts up to EUR 500	EUR 15	EUR 15
Registration	BGN 2	free of charge	2.3.	transfers to UNIBank, FYROM (with same day value date via the system	0.20%, min. EUR 30,	0.15% min. EUR 25
Amendment/Complement of the registration	BGN 2	not supported		Fibank–UNIBank)	max. EUR 300	max. EUR 300

Gold and commemorative coins

Other services

B. IN FOREIGN CURRENC

Internal transfer

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Art. 1

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2.1.

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Art. 2

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Bank accounts	Art. 4	Other fees and commissions	
	1.	Transfer cancellation upon request by local or foreign banks	EUR 4
	2.	Cancellation or changing the transfer requisites by the orderer	EUR 30 plus actual cost
Cash transactions	3.	Inquiries for outgoing transfers to other banks upon request of the orderer	EUR 15 plus actual cos
	4.	Inquiries for incoming transfers from other banks to account of Fibank's client	EUR 25 plus actual cos
Purchase and sale of foreign currency	5.	Transfers to Fibank-Albania (same day value date)	
Junency	5.1.	for amounts up to EUR 1,000	EUR
	5.2.	for amounts over EUR 1,000	EUR
Transfers	6.	Sending of an excerpt from client's account via SWIFT MT940	EUR 100 per mont
	7.	In case of a wrong or missing IBAN of the beneficiary in the orderer's application	EUR 2
Cheques in foreign currency	Notes:		
	1		
	1.	Conditional transfers shall be considered as documentary letters of credit.	
Lending	2.	Conditional transfers shall be considered as documentary letters of credit. The return of a incoming transfer by order of the beneficiary shall be considered as a transfer.	
,			er is not an individual the charges may be fully and after agreement between the banks.
Lending Bank cards Financial instruments	2.	The return of a incoming transfer by order of the beneficiary shall be considered as a transfer. When performing a payment transaction within the European Economic Area (EEA) the charges paid by the payer 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 use collected from the payer (OUR) or from the payee (BEN) after their individual agreement with the servicing banks b) When performing a payment transaction outside EEA the charges shall be paid (OUR/SHA/BEN) in accordance	er is not an individual the charges may be fully and after agreement between the banks. with payers' indications and the terms of the ses until 15.30 o'clock for transfers in EUR
Bank cards	2. 3.	 The return of a incoming transfer by order of the beneficiary shall be considered as a transfer. When performing a payment transaction within the European Economic Area (EEA) the charges paid by the payer 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 use collected from the payer (OUR) or from the payee (BEN) after their individual agreement with the servicing banks b) When performing a payment transaction outside EEA the charges shall be paid (OUR/SHA/BEN) in accordance respective payment system. Orders for credit transfers in foreign currency with same day value date which are accepted in the Bank's premis and until 16.30 o'clock for transfers in USD shall be executed on the same working day and transfers accepted at the service of the same working day and transfers accepted at the same working day and transfers accepted at the same service of the same working day and transfers accepted at the same service of the same working day and transfers accepted at the same service of the same working day and transfers accepted at the same service of the same working day and transfers accepted at the same service of the same working day and transfers accepted at the same service of the same	er is not an individual the charges may be fully and after agreement between the banks. with payers' indications and the terms of the ses until 15.30 o'clock for transfers in EUR fter this time shall be executed on the next

Gold and commemorative coins



V. CHEQUES IN FOREIGN CURRENCY

0.25%, min. EUR 20, max. EUR 250

0.25 %, min. EUR 20, max. EUR 250

EUR 25 plus the fee of the bank payer

EUR 25

EUR 20

Bank accounts

Cash transactions

Purchase and sale of foreign currency

Transfers

Cheques in foreign currency

ending	
ank 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.
nancial instruments	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.
istance banking	
Private banking	

Gold and commemorative coins

Other services

Cheque collection

Cheques issuance

Additional fees

Collection of cheques drawn on other banks

Drawn on a Bank where Fibank holds an account

Cancellation of cheques at request of the orderer

Express cheque issuance in the same working day

when the original cheque is not presented (stop payment of issued cheque)

when the original cheque is presented

Art. 1

Art. 2

Art. 3

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1.

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1.1.

1.2. 2.







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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

Art. 1	Loans secured with mortgage	
1.	Residential and mortgage loans	
1.1.	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)	0.5% on the repayment balanc
1.2.	Commitment fee (for contracts concluded until 14.11.2016)	0,50%
1.3.	Renegotiation application fee	EUR 2
1.4.	Renegotiation fee	1%, max. EUR 50
1.5.	Prepayment fee	free of charg
1.5.1.	When the loan is prepayed before paying 12 months installments of its assimilation	19
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 loa
2.1.2.	after expiry of the period under overdraft regime for each consecutive year or part thereof	0.5% on the repayment balance
2.2.	Commitment fee	
2.2.1.	for the period under overdraft regime	1% annual
2.3.	Renegotiation application fee	EUR 2
2.4.	Renegotiation fee	1%, max. EUR 50
2.5.	Preliminary termination fee	
2.5.1.	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 loa
2.5.2.	When the contract is terminated after paying 12 (twelve) monthly installments from the first assimilation of the credit resources	free of charg
2.6.	Prepayment fee	
2.6.1.	When the payment is done before paying 12 (twelve) monthly installments from the first assimilation of the credit resources	19
2.6.2.	When the payment is done after paying 12 (twelve) monthly installments from the first assimilation of the credit resources	free of charg
3	Obliteration of mortgage	BGN 3





The commitment fee under Art. 1, Item 1.2. and Art. 2, Item 2. is a

on the unused amount of the loan or the respective loan tranche.

The renegotiation application fee under Art. 1, Items 1.3, 2.3 and Art. 2. Item 3.1 shall not be collected in case of changing of loan insurer

lump-sum fee, which shall be calculated after expiry of the utilization term

The commitment fee under Art. 1, Item 2.2. 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.

In the event of renegotiation of a loan, renegotiation fee under Art. 1,

Items 1.4, 2.4 and Art. 2, Item 3.2 shall be paid on the amount of the

The prepayment fee shall be calculated on the prepaid amount of the loan.

The management fee under Art. 3, Item 2. is calculated for every renewal

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

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.

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.

of the overdraft on its approved amount.

account renegotiation fee shall not be collected.

Notes:

1.

2.

3.

4.

5.

4.1.

to "FiHealth" AD.

unpaid principal.

BGN 25

BGN 30

BGN 25

1% on the repayment

max. EUR 500

free of charge

free of charge

free of charge

1% 6.

1%

BGN 1

BGN 100

2%

free of charge



Bank accounts	Art. 2	Loans not secured with mortgage	
	1.	Application fee presented at Fibank's premises	BGN 2
	1.1.	For online application fee	free of charge
Cash transactions	1.2.	For loans with cash collateral	BGN 30
Purchase and sale of foreign	2.	Commitment fee (for contracts concluded until 14.11.2016)	2%
currency	3.	Renegotiation fee	
	3.1.	Renegotiation application fee	BGN 2
Transfers	3.2.	Renegotiation	1% on the repaymen balance, min. EUR 25 max. EUR 500
Cheques in foreign currency	3.2.1.	For loans with cash collateral	free of charge
_ending	4.	Prepayment fee on consumer loan agreement under the meaning of the Law on Consumer Loan	free of charge
	Art. 3	Loans - overdraft on current accounts of indivi	duals with debit cards
Bank cards	1.	Application fee	free of charge
	2.	Management fee (for contracts concluded until 23.07.2014)	1%
Financial instruments	3.	Renegotiation fee (for contracts concluded until 23.07.2014)	1%
	4.	Sending notifications – for each letter	BGN

Distance banking

Private banking

Gold and commemorative coins

Other services

Art. 4

Issuing of bank certificate for non presence/

presence and an amount of credit obligations to mortgage loan



VII. BANK CARDS 🚍

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Bank accounts			© Fibank	Chank	Fibank (i) (i)	© Fibank	
	A. D	EBIT CARDS	Mileson X - Cotton, D.Y	VISA		1234 5674 P012-54561	
Cash transactions	Art. 1	Basic services	Debit Mastercard PayPass	VISA Debit/ VISA Electron payWave	Maestro PayPass	V PAY	Digital debit cards
Purchase and sale of foreign currency	1.	Issuance of first card on a current account	free of charge	free of charge	not supported	free of charge	not supported
currency	2.	Reissuance	BGN 10	BGN 5	not supported	BGN 5	not supported
Transform	3.	Maintenance	BGN 1 monthly	free of charge	free of charge	free of charge	free of charge
Transfers	4.	Cash withdrawal from Fibank's ATM	free of charge	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20
Cheques in foreign currency	5.	Cash withdrawal from other banks' ATM in Bulgaria	free of charge	BGN 1.00	BGN 1.00	BGN 0.90	BGN 1.00
	6.	Cash withdrawal from ATM abroad	BGN 11 plus 3% of the amount withdrawn	BGN 4 plus 1.5% of the amount withdrawn	BGN 4 plus 1.5% of the amount withdrawn	BGN 4 plus 1.5% of the amount withdrawn	BGN 4 plus 1.5% of the amount withdrawn
Lending	7.	Payment at POS terminal in Bulgaria	free of charge	free of charge	free of charge	free of charge	free of charge
	8.	Payment at POS terminal abroad	0.25% of the amount	0.25% of the amount	0.25% of the amount 0	0.25% of the amount 0	0.25% of the amount
Bank cards	9.	Payment of services via ATM	free of charge	free of charge	free of charge	free of charge	free of charge
	10.	Change of PIN code at ATM in Bulgaria (including for Digital debit card)	free of charge	free of charge	free of charge	free of charge	free of charge
Financial instruments	11.	Change of limits	BGN 5	BGN 3	BGN 3	BGN 3	BGN 3
	12.	Minimum balance on card account	not required	not required	not required	not required	not required
Distance banking	13.	Balance check up at ATM/POS in Bulgaria	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20
ŭ	14.	Balance check up at ATM/POS abroad	BGN 1	BGN 1	BGN 1	BGN 1	BGN 1
Private banking	1						

Gold and commemorative coins

Other services

SFibank My bank

Other services



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Bank accounts	Art. 2	Additional services
	1.	Issuance of every addit
	2.	Express issuance
Cash transactions	3.	Cash withdrawal at con
	4.	Cash withdrawal at POS
Purchase and sale of foreign 5		Cash withdrawal at POS
currency	5.1.	with Debit card Master
	6.	Cash withdrawal at POS
Transfers	6.1.	with Debit card Master
	7.	Refund of amounts paid
Cheques in foreign currency	8.	Blocking a card
	9.	Unblocking a card
1 P	9.1.	Unblocking a Debit Mas
Lending	10.	Unjustified disputed tra
	11.	Delivery of an issued ca
Bank cards	12.	Delivery of an issued ca
	13.	Subscription for statem ensured at client's requ
Financial instruments	13.1.	for 3 months
	13.2.	for 6 months
Distance banking	13.3.	for 12 months
	14.	Card digitization
	15.	Microcard Debit Master
Private banking	15.1.	Issuance
	15.2.	Maintenance
Gold and commemorative coins	Notes:	
	1.	Debit cards Maestro, M

t. 2	Additional services	
	Issuance of every additional card	BGN 5
	Express issuance	BGN 20
	Cash withdrawal at commercial outlet (including for Digital debit card)	BGN 0.30
	Cash withdrawal at POS terminal in branches of Fibank (including for Digital debit card)	0.2%, min. BGN 1
	Cash withdrawal at POS terminal in branches of other bank in Bulgaria	1% of the amount withdrawn
1.	with Debit card Mastercard PayPass	BGN 3 plus 1% of the amount withdrawn
	Cash withdrawal at POS terminal in branches of other bank abroad	BGN 3 plus 1.5% of the amount withdrawn
1.	with Debit card Mastercard PayPass	BGN 10 plus 3% of the amount withdrawn
	Refund of amounts paid to payment account by card	1% of the amount withdrawn
	Blocking a card	free of charge
	Unblocking a card	BGN 1
1.	Unblocking a Debit Mastercard PayPass	BGN 3
	Unjustified disputed transaction (including for Digital debit card)	BGN 20
	Delivery of an issued card in Fibank's branch in different town upon customer's request	BGN 10
	Delivery of an issued card abroad by special courier upon customer's request	BGN 100
	Subscription for statements for all bank accounts of the client with Fibank ensured at client's request with the mediation of other payment service providers via Internet	
3.1.	for 3 months	BGN 5
3.2.	for 6 months	7.50 ∧β.
3.3.	for 12 months	BGN 10
	Card digitization	free of charge
	Microcard Debit Mastercard PayPass along with a device	
5.1.	Issuance	10 BGN
5.2.	Maintenance	free of charge
tes		
	Debit cards Maestro, Maestro PayPass and Visa Electron are not applicable as of 01.01.2018, Visa Electron PayWave until their validity term, as they are reissued in Debit MasterCard PayPass, respectively in Visa Debit.	- as of 07.10.2019. The issued cards are valid
		and an include

2. Digital debit cards are not applicable as of 01.02.2019. The isuued cards are valid until their validity term and they are not reissued.





Bank accounts

currency

Transfers

Lending

Bank cards





Cash transactions **B. CREDIT CARDS** Art. 3 Credit cards VISA and Mastercard, digital credit card Purchase and sale of foreign Issuance of credit card (including for Digital credit card) free of charge 1. 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 BGN 50** 2.2. for Fibank's branches outside Sofia - within three working days after application submission 3. Reissuance of credit card **BGN 20** 4. Annual maintenance fee for first card: Cheques in foreign currency 4.1. Classic/Standard **BGN 39** VISA payWave Classic, Mastercard YES PayPass Standard and Mastercard PayPass Standard, according to credit limit: 4.2. 4.2.1. up to BGN 10,000, EUR 5,000 or USD 5,000 **BGN 39** 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 BGN 250** 4.2.3. equal to or above BGN 20,000, EUR 10,000 or USD 10,000 Gold **BGN 100** 4.3. **BGN 250** Platinum 4.4. **Financial instruments** EUR 1 000 4.5. World Elite Mastercard 4.6. Digital credit card BGN 5 (free of charge for the first year) 5. Annual maintenance fee for next credit card to account of individuals by type of card: Distance banking 5.1. Classic/Standard **BGN 19** 5.2. Gold **BGN 49** Private banking Platinum **BGN 150** 5.3. 5.4. World Elite Mastercard EUR 500 6. Cash withdrawal from ATM Gold and commemorative coins from Fibank's ATM in Bulgaria BGN 3 plus 1% of the amount withdrawn 6.1. 6.2. from other banks' ATM in Bulgaria BGN 5 plus 1.5% of the amount withdrawn Other services 6.3. from ATM abroad BGN 11 plus 3% of the amount withdrawn



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Bank accounts	7. Cash withdrawal at commercial outlet (including for Digital credit card)	BGN 1.50
	8. Cash withdrawal at POS terminal in bank office (including for Digital credit card)	
	8.1. at FIBank offices in Bulgaria	BGN 3 plus 1% of the amount withdrawn
Cash transactions	8.2. at other bank offices in Bulgaria	BGN 3 plus 1% of the amount withdrawn
	8.3. at bank offices abroad	BGN 10 plus 3% of the amount withdrawn
Purchase and sale of foreign	9. Payment of goods and services at merchants (including for Digital credit card)	
currency	9.1. in Bulgaria	free of charge
	9.2. abroad	0.25% of the amount
Transfers	10. Payment of services via ATM	free of charge
	11. Change of PIN code at ATM in Bulgaria (including for Digital credit card)	free of charge
Cheques in foreign currency	12. Refund of amounts paid to payment account by card	1% of the amount
	13. Blocking a card (including for Digital credit card)	free of charge
	14. Unblocking a card (including for Digital credit card)	BGN 5
Lending	14.1. Unblocking a card when the amount is collectable in case of a blocking due to overdue payments	free of charge
	15. Change of card limits (including for Digital credit card)	BGN 20
Bank cards	16. Unjustified disputed transaction (including for Digital credit card)	BGN 40
	17. Automatic repayment of liabilities on credit card	
Financial instances to	17.1. registration, amendment/complement of registration	BGN 1
Financial instruments	17.2. cancellation of registration upon request of the client	BGN 1
	17.3. transfer	BGN 0.20
Distance banking	18. Balance check up at ATM/POS	
	18.1. in Bulgaria (including for Digital credit card)	BGN 0.20
Private banking	18.2. abroad	BGN 1
T Tivate Daliking	18.3. for Digital credit card abroad	BGN 1
	19. Delivery of an issued card in Fibank's branch in different town upon customer's request	BGN 10
Gold and commemorative coins	20. Delivery of an issued card abroad by special courier upon customer's request	BGN 100
	21. Card digitization	free of charge





BGN 10

free of charge

Bank accounts

Cash transactions

Purchase and sale of foreign currency	L
- /	ĩ
Transfers	

22.

Notes:

22.1. Issuance

22.2. Annual maintenance fee

Art. 4	Other fees and commissions	
1.	Cash withdrawal for cardholders, clients of other banks, at Fibank's branches	4% of the amount withdrawn
2.	Cash withdrawal with a card issued by Diners Club or with Discover card at Fibank's branches	5% of the amount withdrawn
3.	Visual information on a transaction at ATM	BGN 15

Cheques in foreign currency

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 VISA and Mastercard with irreducible balance require minimum blocked account balance as follows:	BGN	USD	EUR	CHF	GBP
2.1.	Classic/Standard	100	50	50	100	50
 2.2.	Gold	1000	500	500	1000	500
 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 re	issued in	Visa Pa	iyWave C	lassic.
4.	Digital credit cards are not applicable as of 01.02.2019. The isuued cards are valid until their validity term and they are	not reissu	ed.			

Financial instruments

Lending

Bank cards

Distance banking

Private banking

Other services

	C. DE	POSITS WITH BANK CARDS ON ATM WITH DEPOSIT FUNCTION	
	Art. 5	Deposit through Fibank ATM with deposit function	
Gold and commemorative coins	1.	With credit cards, issued from Fibank	Free of charge
	2.	With debit cards, isuued from Fibank	Free of charge

Tariff of fees and commissions of First Investment Bank, Chapter One. Individuals

Microcard Credit Mastercard PayPass along with a device





VIII. TRANSACTIONS AND TRANSFERS WITH FINANCIAL INSTRUMENTS ON DOMESTIC MARKETS



A. GOVERNMENT SECURITIES Bank accounts **BGN 20** Art. 1 Transactions in GS on the primary market 4. Preparation and processing of documents for registering of circumstances related to the 0.075% on the face 1. Approved orders establishment, modification, or release of pledges value, min. BGN 10 Cash transactions on dematerialized GS under the SPA 2. Unapproved orders BGN 10 per order 5 Maturity of issues 0.025% of face value of the GS Purchase and sale of foreign Art. 2 Transactions in GS on the secondary market ordered by the client 6 Preparing a statement on the GS kept with Fibank, currencv 1. Transaction brokerage 0.1% of the transaction outside the reports provided to clients under MFIA amount, min. BGN 10 u Commission Delegated Regulation (EU) 2017/565 2. Transaction from Fibank's own portfolio no commission BGN 5 6.1. statement from Fibank register as at current date Transfers 6.2. statement from Fibank register as at selected date **BGN 10** Art. 3 Transfers of GS between registers - up to 2 years back 1. Transfer of GS to client from Fibank's registry into **BGN 10** Cheques in foreign currency 6.3. other types of statements outside items 6.1. min. BGN 10. his registry with another ESROT participant and 6.2. max. BGN 50 2. Transfer of GS to client from register with another **BGN 10** 7. Issuing of a certificate of ownership of GS no fee ESROT participant into his registry with Fibank Lending Issuing of a dublicate certificate of ownership of GS 8. BGN 5 3. **BGN 20** Transfer of GS to client from Fibank's registry into his registry with another ESROT participant without change of ownership Bank cards Transfer of GS to client from register with another **BGN 10** 4. ESROT participant into his registry with Fibank without change of ownership **Financial instruments** Art. 4 Others 1. Opening of registry with Fibank no fee 2. Maintenance of GS subaccount in BNB depository Distance banking 2.1. professional clients BGN 10 per month 0.06% of the financial 2.2. non-professional clients instruments value Private banking on an annual basis Note: (charged monthly), min. BGN 20 per month 1. For registering of circumstances related to the establishment, modification, Gold and commemorative coins or release of pledges on dematerialized GS, apart from the fee under Art. 3. Blocking of GS in a register, except for cases **BGN 25** 4, item 4 above, state fees are also collected in accordance with a tariff of establishment of pledges under the Special approved by the Council of Ministers. Pledges Act (SPA)



VIII.TRANSACTIONS AND TRANSFERS



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	Art. 5	Art. 5 Brokerage in transactions in financial instruments		Art. 6	Client portfolio management, investment	negotiable
	1.	Submission of sale/purchase orders	no fee		advice, research and financial analysis	
Cash transactions	2.	For transactions in shares, share options, warrants, exchange traded funds (ETFs), compensatory instruments	BGN 2.50 per transaction plus commission on the	Art. 7	Client portfolio management, investment advice, research and financial analysis	negotiable
Purchase and sale of foreign		instruments	transaction value, as follows:	Art. 8	Depository and custody services	
currency	2.1.	transactions on a regulated market:		1.	Opening a client account for financial instruments to the register of Fibank in the Central Depository	
	2.1.1.	up to BGN 20,000	0.8%, min. BGN 5		AD (CD)	
Transfers		•	per order	1.1	for first account	BGN 3
	2.1.2.	from BGN 20,001 to BGN 100,000	0.45%, min. BGN 5 per order	1.2.	for each subsequent account	BGN 2
Cheques in foreign currency	2.1.3.	over BGN 100,000	negotiable	2 Issuance of a certificate for financial instrument		BGN 5
cheques in foreign currency	2.2.	transactions concluded through the COBOS system on behalf of Fibank clients	0,50%		the CD	
	2.3.	OTC transactions in:		3.	Transfer of financial instruments without change of ownership	
Lending	2.3.1.	financial instruments not admitted to trading on a regulated market	the commissions under item 2.1. above	3.1.	transfer of financial instruments from own account of the client with the CD, or from client account with another investment intermediary, to	BGN 5
Bank cards	2.3.2.	financial instruments admitted to trading on a regulated market	the commissions under item 2.1.	3.2.	client account to the register of Fibank in the CD (incoming transfer) transfer of financial instruments from client account	BGN 15
Financial instruments	3.	For transactions in corporate, municipal, mortgage bonds	above min. BGN 20	3.2.	to the register of Fibank in the CD to own account of the client with the CD (outgoing transfer)	DGIN IS
	3.1.	up to BGN 20,000	0.15%, min. BGN 10	3.3.	transfer of financial instruments from client account to the register of Fibank in the CD to client account	BGN 20
	3.2.	from BGN 20,000 to BGN 100,000	0,10%		with another investment intermediary (outgoing	
Distance banking	3.3.	over BGN 100,000	negotiable		transfer)	
	4.	For transactions in Privatization Segment securities	negotiable	4.	Maintenance of a sub-account for financial instruments with the CD	
Private banking		at BSE - Sofia AD		4.1.	professional clients	no fee
	4.1.	up to BGN 50,000	2%, min. BGN 30	4.2.	non-professional clients	0.10% of the financial instruments
Gold and commemorative coins	4.2. 4.3.	from BGN 50,001 to BGN 100,000 over BGN 100,000	1,50% negotiable, min. 0.30%			value on an annual basis (charged monthly)
	5.	For transactions in other financial instruments	negotiable			monuny)



VIII.TRANSACTIONS AND TRANSFERS WITH FINANCIAL INSTRUMENTS ON DOMESTIC MARKETS



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Bank accounts	Art. 8	Depository and custody services		Art. 10	Registration agent services	
	5.	Payment of income on corporate securities and municipal bonds		1.	Transfer of financial and compensatory instruments under transactions entered directly into between the	the commissions under Art. 5, item
Cash transactions	5.1.	payment of cash dividend, interest and principal to a client account at Fibank	no fee	2.	parties Transfer of financial and compensatory instruments	2.3., min. BGN 20 negotiable
	5.2.	payment of dividend in shares	no fee		under donations	min. BGN 20
Purchase and sale of foreign	5.3.	statement of paid dividends, interest and principal		3.	Transfer of financial and compensatory instruments under inheritance	negotiable, min. BGN 20,
currency	5.3.1.	on paper	BGN 2			plus BGN 5 per
	5.3.2.	by email	no fee			transfer
Transfers	6.	Services related to repurchase offers or exchange of financial instruments		4.	Issuance of statement on financial and compensatory instruments held in CD as at current date (portfolio statement)	BGN 20
	6.1.	submission of order	no fee	5.	Issuance of statement on financial and compensatory	BGN 50
Cheques in foreign currency	6.2.	brokerage per transaction	the commissions under Art.5		instruments held in CD as at current date, with data on CD members where accounts are kept (extended portfolio statement)	
	7.	Services related to exercise of rights on shares, warrants, convertible bonds		6.	Issuance of statement on financial and compensatory instruments held in CD as at selected date	BGN 50
Lending	7.1.	submission of order	no fee	7.	Issuance of a duplicate statement on financial and	BGN 10
	7.2.	subscription of securities in case of capital increase of a company	negotiable, min. BGN 10		compensatory instruments held in own account in CD	
Bank cards	8.	Subscription of financial instruments in case of IPO		8.	Change of personal data	BGN 20
	δ.	Subscription of financial instruments in case of IPO	negotiable, min. BGN 10	9.	Other registration agent services, including statements	negotiable
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	Notes:		
Distance banking	Art. 9	Preparing a statement on financial instruments kep outside the reports provided to clients under MFIA o Delegated Regulation (EU) 2017/565	t with Fibank, u Commission	1.	Clients that have a contract with Fibank for conducting t financial instruments through COBOS, with access to CO Portfolio, shall also pay an annual trading fee according t BSE - Sofia AD and the CD.	OBOS - Client
	1.	Statement from Fibank register of financial instruments as at current date	BGN 5	2.	For any other banking services and transactions related of dividends, interest and principal on corporate securiti	to the payment
Private banking	2.	Statement from Fibank register of financial instruments as at selected date - up to 2 years back	BGN 10		bonds under Art. 8, item 5.1, the fees and commissions sections of the Fibank Tariff shall apply.	in the relevant
Gold and commemorative coins	3.	Other types of statements outside items 1 and 2	min. BGN 10, max. BGN 50	3.	The fee under Art. 10, item 3 shall include the fee for iss statement under Art. 10, item 4.	suance of



VIII. TRANSACTIONS AND TRANSFERS WITH FINANCIAL INSTRUMENTS ON FOREIGN MARKETS



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Bank accounts	C. FOR	EIGN MARKETS	
	Art. 1	Transactions in shares	
Cash transactions	1	On a regulated US market	USD 0.05 per share, min. USD 25
	1.1.	for transactions exceeding USD 100,000 or 20,000 shares	negotiable
	2	On a regulated European market	
Purchase and sale of foreign currency	2.1.	for the following countries:	0.5% of the transaction amount, but no less than:
	2.1.1.	Germany /XETRA	EUR 20
Transfers	2.1.2.	Germany /FF	EUR 45
	2.1.3.	Austria	EUR 45
	2.1.4.	France	EUR 35
Cheques in foreign currency	2.1.5.	Italy	EUR 55
	2.1.6.	Netherlands	EUR 35
_ending	2.1.7.	Great Britain	EUR 35
	2.1.8.	Luxembourg	EUR 120
	2.1.9.	Switzerland	EUR 50
Bank cards	2.1.10.	Belgium	EUR 45
	2.1.11.	Spain	EUR 120
- inancial instruments	2.1.12.	Portugal	EUR 60
	2.1.13.	Finland	EUR 45
	2.1.14.	Greece	EUR 240
Distance banking	2.2.	for transactions exceeding EUR 50,000	negotiable
	3	On other foreign regulated markets	negotiable
Private banking	Art. 3	Transactions in bonds ordered by the client	0.1% of the transaction amount, min. EUR 50
	Art. 3	Transactions in futures	negotiable
Gold and commemorative coins	Art. 4	Transactions in options	negotiable



VIII. TRANSACTIONS AND TRANSFERS WITH FINANCIAL INSTRUMENTS ON FOREIGN MARKETS

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Bank accounts	Art. 5	Depository and custody services	
	1.	Maintenance of a sub-account for financial instruments with Clearstream-Luxembourg Depositary	
Cash transactions	1.1.	shares	0.20% of the financial instruments value on an annual basis (charged monthly), min. 5 EUR per month
webses and sale of foreign	1.1.1.	in case of share value exceeding EUR 100,000	negotiable
Purchase and sale of foreign surrency	1.2.	bonds	0.15% of the financial instruments value on an annual basis (charged monthly), min. 5 EUR per month
ransfers	1.2.1.	in case of par value exceeding EUR 100,000	negotiable
	2.	Transfer of financial instruments	
Cheques in foreign currency	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
and the second	2.3.	transfer of financial instruments from Clearstream Banking Luxemburg to other depository institutions (External)	negotiable
ending	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
	3.	Payment of cash dividends, coupon payments	0.225%, min. EUR 2
The second distances and a	4.	Payment of dividends in shares	EUR 2 plus expenses
inancial instruments	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
U U	7.	Exercise of share rights	0.10%, min. EUR 10 plus expenses
Private banking	8.	Purchase/sale of share rights	The commissions under Art.1 plus expenses
	9.	Instructions on other corporate events at the client's request	negotiable
Gold and commemorative coins	10.	Notification of corporate events requested by the client	EUR 2



VIII. TRANSACTIONS AND TRANSFERS WITH FINANCIAL INSTRUMENTS ON FOREIGN MARKETS



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My Dank				
Bank accounts	11.	Preparing a statement on foreign financial instruments kept with Fibank, outside the reports provided to clients u MFIA u Commission Delegated Regulation (EU) 2017/565	Inder	
	11.1.	Statement from Fibank register of financial instruments as at current date	BGN 5	
Cash transactions	11.2.	Statement from Fibank register of financial instruments as at selected date - up to 2 years back	BGN 10	
	11.3.	Other types of statements outside items 11.1. and 11.2.	negotiable, min. BGN 10	
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	
Londing	1.	The minimum amount of the commission for maintenance of a sub-account for financial instruments under Art. S the overall client portfolio, regardless of the type of financial instruments.	under Art. 5, item 1.1 u item 1.2., shall be charged on	
Cheques in foreign currency	Notes:			
Lending	2.	Any additional costs such as taxes, government or regulatory fees, or other payments to third parties that may ar transactions, or provision of other services, shall be borne by the client and charged in addition to the fees and the	ise in executing client orders, entering into	
Bank cards				
Financial instruments				
Distance banking				
Private banking				
Gold and commemorative coins				
Other services				



IX. DISTANCE BANKING



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

A. EL	ECTRONIC 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.	Registration or amendment of parameters of services, requiring additional identification through a card issued by Fibank	BGN 0.10
4.	Blocking/unblocking of access	free of charge
Art. 2	Short message (SMS) for transfer received for execution by the Bank to other beneficiary	free of charge
Art. 3	Generating of a new password for access	BGN 10
Art. 4	On-site visit at customer's request	BGN 30
B. TE	LEPHONE BANKING	
Art. 5	Registration	free of charge
1.	Amendment/termination of a registration	free of charge
2.	Blocking/unblocking of access	free of charge

Art. 6 Generating of a new personal code for access

Art. 7	Registration and maintenance of Hardware/Software To	ken		
1.	Specialized electronic coding device - Hardware Token	BGN 39		
2.	Software Token (Fibank Token) free of ch			
3.	Change of a personal identification number (PINt)	BGN 10		
4.	Blocking/unblocking	free of charge		
Art. 8	Short messages (SMS): for receiving bank information t SMStatus service; for information about authorizations			
		on built our us		
1.	Registration	BGN 2		
1. 2.				
	Registration	BGN 2		
2.	Registration Amendment of registration	BGN 2 BGN 2 BGN 0.10		
2. 3.	Registration Amendment of registration as per SMS Supplementary messages, initiated by the Bank containing	BGN 2 BGN 2		

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.

free of charge



X. PRIVATE BANKING

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Bank accounts

Cash transactions

Purchase and sale of foreign currency

Transfers

Art. 1	EGO CLUB	monthly
1.	Monthly maintenance fee	BGN 55
2.	EGO family	
2.1.	Monthly maintenance fee for EGO client and one member of the family	BGN 50
2.2.	Monthly maintenance fee for EGO client and two members of the family	BGN 75
Art. 2	"PERSONAL BANKING" SERVICE	
1.	Package Premium	BGN 11.50
2.	Package Premium+	BGN 16.50

Cheques in foreign currency

Lending

Bank cards

Financial instruments

Distance banking

Private banking

Gold and commemorative coins

Other services

1





Bank accounts

Cash transactions

Purchase and sale of foreign currency

Transfers



Gold and commemorative coins Sale of precious metals (gold and silver bullions and coins) Purchase of silver and investment gold (bullions and coins)	as per the price list
Purchase of silver and investment gold (bullions and coins)	
	by arrangement
Expert evaluations	by arrangement, min. BGN 20 plus VAT
Consultation services on portfolio investments in precious metals	by arrangement, min. BGN 20 plus VAT
Consultation services in the branches – additionally	actual costs
Consulting services under Art. 1, Item 4, concerning portfolio investment in precious metals (bars, co and Commemorative Coins Department in the head office of Fibank.	ins – rare, antique, middle age) is performed by the Gold
-	Consultation services on portfolio investments in precious metals Consultation services in the branches – additionally Consulting services under Art. 1, Item 4, concerning portfolio investment in precious metals (bars, coi

Gold and commemorative coins



XII. OTHER SERVICES



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

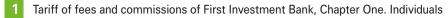
Other services

Art. 1	Consultation services on financial, market, legal, lending issues, etc., preparation of documents and other services	by arrangement, min. EUR 30
Art. 2	Written reports/statements for bank transactions	
1.	For the current year, for each transaction	EUR 1, min. EUR 5
2.	For previous years, for each transaction	EUR 1, min. EUR 15
3.	Information request from Central Credit Register	BGN 10
Art. 3	Duplicates, copies, scanned files of documents and exchange contracts	EUR 1 per page
Art. 4	Verification and certification of authenticity, and use of encoded test keys of Fibank	by arrangement, min. EUR 25
Art. 5	Issuing certificates	BGN 30
1.	Express issuance (up to 24 hours) – additionally	BGN 30
Art. 6	Issuing bank letter of reference	EUR 25
1.	Express issuance (up to 24 hours) – additionally	EUR 25
Art. 7	Confirmation of account balances to third parties	EUR 50
Art. 8	SWIFT messages	EUR 10 per page
Art. 9	Express service	by arrangement, min. EUR 20
Art. 10	Postal expenses	
1.	Local	actual expenses, but not less than BGN 1
2.	International	actual expenses, but not less than EUR 5

Art. 11	Special Courier – act	ual expense	S		
1.	Local mi				min. EUR 5
2.	International			min. EUR 45	
Art. 12	Fax expenses				
1.	Local			EUR 2 per page	
2.	International			EUR 5 per page	
Art. 13	Safe deposit boxes i				
	Size Term	1 month	3 months	6 months	12 months
1.	up to 12/35/40 cm	BGN 70	BGN 130	BGN 220	BGN 360
2.	up to 24/35/40 cm	BGN 110	BGN 170	BGN 320	BGN 560
3.	up to 36/35/40 cm	BGN 120	BGN 190	BGN 360	BGN 600
4.	over 36/35/40 cm	BGN 150	BGN 210	BGN 400	BGN 660
Notes:					
1. The f trans	ees under Art. 13 include ferred from month to mo of BGN 5 is due.				
 The f trans a fee In the 	ferred from month to mo	onth). For eve	ry additional	visit in the s	trong room

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CHAPTER TWO Fees and commissions for business clients

The good business needs a reliable partner





Purchase and sale of foreign

Cheques in foreign currency

Documentary / Clean collections

International guarantees

Financial instruments

Distance banking

Private banking

Other services

Bank accounts

Cash transactions

currency

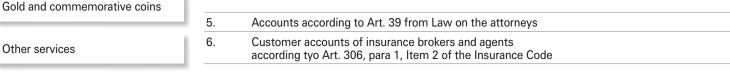
Transfers

Lending

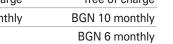
Bank cards

Letters of credit

Opening of bank accounts At office Through MvFibank Art. 1 1. Current accounts in local and foreign currency **BGN 10** free of charge 2. Cumulative, liquidation and special accounts **BGN 10** 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, not supported min. 0.2%, min. BGN 100 Accounts according to Art. 39 from Law on the attorneys 6. free of charge not supported 7. Customer accounts of insurance brokers and agents free of charge not supported according to Art. 306, para 1, Item 2 of the Insurance Code 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 **BGN 50** not supported /client account of the investment intermediary / Art. 2 Maintenance of bank accounts **Reports (statements)** through MyFibank on paper BGN 15 monthly 1. Current accounts in local and foreign currency, opened at an office of the Bank BGN 10 monthly 1.1. Current accounts in local and foreign currency, opened through MyFibnk **BGN 6 monthly** 1.2. IQ current account, opened at an office of the Bank BGN 15 monthly BGN 10 monthly 1.3. IQ current account, opened through MyFibank BGN 10 monthly 2. Cumulative, liquidation and special accounts BGN 15 monthly BGN 10 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 15 monthly 3.2. Free deposit, opened through MyFibank 4. Amendment of terms and conditions of special accounts by arrangement, min. **BGN 50**







BGN 10 monthly

BGN 10 monthly

BGN 12 monthly

BGN 12 monthly







Ва



Bank accounts				
Cash transactions	Art. 2	Maintenance of bank accounts	Reports (st	atements)
			on paper	through MyFibank
Purchase and sale of foreign	7.	Special accounts according to Art. 24 of the Law on public execution officers	free of charge	free of charge
currency	8.	Special accounts according to Art. 25a of the Law on notaries and notarial practice	BGN 12 monthly	BGN 10 monthly
	9.	Special accounts under concession contract	free of charge	free of charge
ransfers	10.	Account according to Art. 23 of the Law on payment services and payment systems /safeguard account/	BGN 50	BGN 5
Cheques in foreign currency	11.	Account according to Art. 92 of the Law on Markets in Financial Instruments /client account of the investment intermediary /	BGN 50	BGN 5
	Art. 3	Closing of bank accounts	At office	Through MyFibanl
etters of credit	1.	Closing of current accounts by order of the Account Holder	BGN 30	BGN 30
	2.	Closing of deposit accounts	free of charge	free of charg
Documentary / Clean collections	3.	Closing of donation accounts	free of charge	not supporte
	4.	Closing of other bank accounts	free of charge	free of charg
	4.1.	for accumulation accounts	BGN 30	not supporte
nternational guarantees	4.2.	for liquidation accounts	BGN 30	not supporte
	4.3.	for accounts of enterprising committee under the Election Code	free of charge	not supporte
ending	4.4.	Account according to Art. 23 of the Law on payment services and payment systems /safeguard account/	BGN 30	not supporte
Bank cards	4.5.	Account according to Art. 92 of the Law on Markets in Financial Instruments /client account of the investment intermediary /	BGN 30	not supporte
	Art. 4	Bank accounts of investment intermediaries (non-banks)		
inancial instruments	1.	Bank accounts of investment intermediaries (non-banks) servicing book-entry securities transactions	according to Chapter II, Section XIII, Art. 5	according to Chapter I Section XIII, Art.
Niatanaa hanking	Art. 5	VIP – IBAN		
Distance banking	1.	For a package for up to 5 accounts	BGN 100	not supporte
rivata banking	Art. 6	Reports (statements) on bank account		
Private banking	1.	Report (statement) on bank account – upon request in Fibank		
	1.1.	report for a chosen period/day from the current month - dublicate	BGN 3	
old and commemorative coins	1.2.	monthly report for a previous period up to 6 months as of the last reporting period inclusive	BGN 5 per report	
	1.3.	monthly report for a previous period more than 6 months	BGN 10 per report	
Other services	2.	Reports (statements) on bank accounts on an electronic medium – electronic banking "My Fibank"		free of charg
Tariff of fees and commissions of	of First Inve	stment Bank, Chapter Two. Business clients	8	000 %





I. BANK ACCOUNTS



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

Art. 7	Reports (statements) on accounts with bank cards	At office	Through MyFibanl
1.	Report on account with a debit card – by mail		
1.1.	monthly	BGN 1	free of charg
1.2.	for 3 months	BGN 2	free of charg
1.3.	for 6 months	BGN 3	free of charg
1.4.	for 12 months	BGN 5	free of charge
2.	Statement on card account with a credit card on a paper-based medium		
2.1.	monthly by mail	BGN 1	
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 - dublicate	BGN 2	
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
Art. 8	Bank packages		Monthl
1.	Fibank Business		BGN 24.00
2.	Fibank Business Class		BGN 18.50
3.	Fibank Business Class +		BGN 29.50
4.	Fibank Business Class Premium		BGN 58.00
Notes:			
1.	The Bank requires a minimum balance of BGN 50.00 (EUR 50 or the equivalent amount in foreign curr Item 1 and a minimum balance of BGN 50.00 for accounts of enterprising committee under the Electi		

- be deemed sufficient ground for closing the account without prior notification of the Account Holder.
 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. Dublicate 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".
- 5. 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.

6. 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.





Cash transactions

Purchase and sale of foreign currency

Transfers

Cheques in foreign currency

Letters of credit

Documentary / Clean collections

International guarantees

Lending

Bank cards

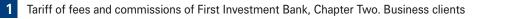
Financial instruments

Distance banking

Private banking

Gold and	commemorative coins	
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Art. 1	Cash transactions	in local currency	in foreign currency
1.	Cash deposit		
1.1.	up to BGN 3000/ EUR 1500	BGN 2	EUR 1
1.2.	for the amount above BGN 3000/ EUR 1500	0.20%, max. BGN 300	0.25%, max. EUR 150
2.	Cash withdrawal		
2.1.	up to BGN 2,000/EUR 2,000	0.20%, min. BGN 2	EUR 3
2.2.	for the amount above BGN 2,000 up to BGN 200,000/ for the amount above EUR 2,000 with prior notice	0.40%, min. BGN 5	0.60%
2.3.	without prior notice up to BGN 200,000/ above EUR 2,000	0.50%, min. BGN 10	0.80%
2.4.	above BGN 200,000 with prior notice	by arrangement, min. 0.60%	
2.4.1.	without prior notice	by arrangement, min. 0.70%	
2.5.	from term deposits		
2.5.1.	at maturity	free of charge	free of charge
2.5.2.	before maturity	according to Art. 1, Items 2.1., 2.2., 2.3. and 2.4.	according to Art. 1, Items 2.1., 2.2 and 2.3.
2.6.	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
3.	Cash transfers to accounts with Fibank		
3.1.	To accounts of business clients		
3.1.1.	when the orderer is Fibank's client	BGN 1 plus commission under Art. 1, Item 1	EUR 0.50 plus commission under Art. 1, Item 1
3.1.2.	when the orderer is not Fibank's client	BGN 2 plus 0.25%, min. BGN 2, max. BGN 300	EUR 1 plus 0.30%, min. EUR 2, max. EUR 150
3.2.	To accounts of individuals		
3.2.1.	when the orderer is Fibank's client	BGN 1 plus commission under Art. 1, Item 1	EUR 0.50 plus commission under Art. 1, Item 1
3.2.2.	when the orderer is not Fibank's client	BGN 2 plus 0.25%, min. BGN 2, max. BGN 300	EUR 1 plus 0.30%, min. EUR 2, max. EUR 150
3.3.	to accounts of Ministry of Interior (MI) for payment of fees for administrative services, related with vehicles	according Appendix	
4.	Cash deposit in BGN coins	3% of the amount, min. BGN 10	not supported
ō.	Cash withdrawal of coins	2% of the amount, min. BGN 10	not supported











Bank accounts			in local currency	in foreign currenc
Cash transactions	6.	To/from customer accounts of insurance brokers and agents according to Art. 155, para 1, Item 2 of the Insurance Code		
	6.1.	Cash deposits including cash transfers		
Purchase and sale of foreign currency	6.1.1.	up to BGN 3,000/EUR 1,500	BGN 2 per deposit	EUR
	6.1.2.	for the amount above BGN 3,000/ EUR 1,500	0.1%, max. BGN 200	0.15%, max. EUR 10
Fransfers	6.2.	Cash withdrawal	according to Art. 1, Item 2	according to Art. 1, Item
Cheques in foreign currency	7.	To/from special accounts according to Art. 25a of the Law on notaries and notarial practice		
	7.1.	Cash deposits including cash transfers	according to Art. 1, Item 1	according to Art. 1, Item
Letters of credit	7.1.1.	by individuals, including non-clients of FIBank	free of charge	free of charge
	7.2.	Cash withdrawal	according to Art. 1, Item 2	according to Art. 1, Item
Documentary / Clean collections	8.	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 2
International guarantees				
Lending	ĵ.			
Bank cards	Art. 2	Other cash transactions		
	Art. 2 1.	Other cash transactions Collection and/or transportation of cash amounts		by arrangement, min. BGN 75
	Art. 2 1. 2.			by arrangement, min. BGN 75 1% on the amount, min. BGN 10
Financial instruments	1.	Collection and/or transportation of cash amounts		, , ,
Bank cards Financial instruments Distance banking	1. 2.	Collection and/or transportation of cash amounts Enlarging/breaking of banknotes	postponed exchange of damaged and/or droped	1% on the amount, min. BGN 10

Other services

2 Tariff of fees and commissions of First Investment Bank, Chapter Two. Business clients





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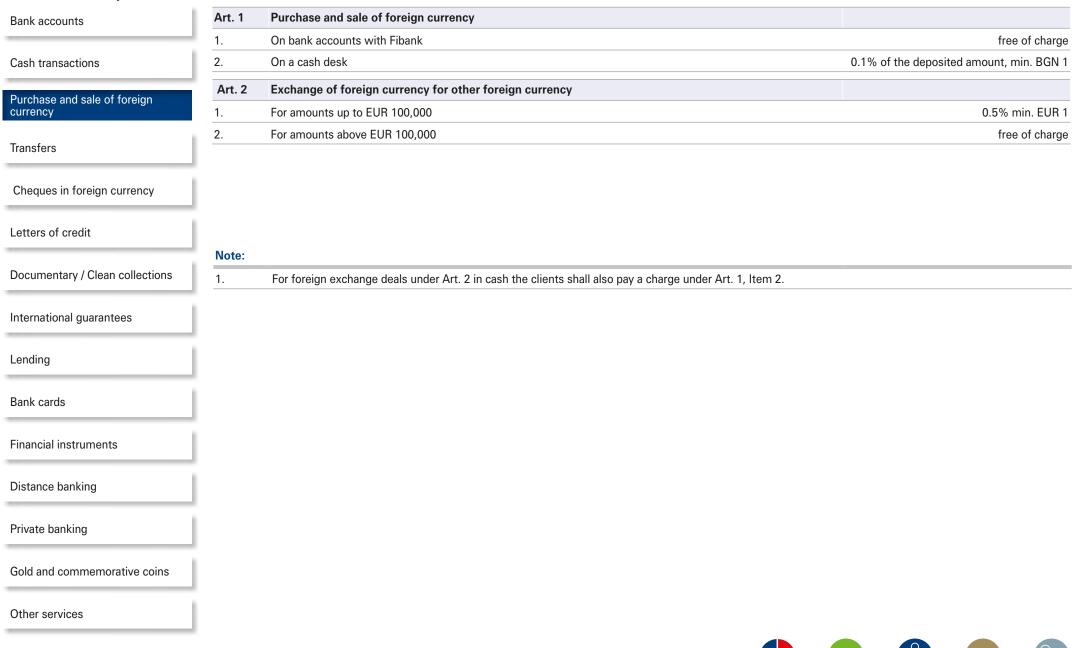
Bank accounts	Notes:
Cash transactions	1. For calculation of the commission under Art. 1 all deposits or all withdrawals shall be summed up per client on a daily basis. For calculation of the commission in foreign currency all deposits or all withdrawals shall be summed up per client on a daily basis in EUR or the equivalence of other foreign currency in EUR at the Bulgarian National Bank's daily exchange rates.
Purchase and sale of foreign currency	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.
Transfers	3. 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 Hold at Fibank's office.
Cheques in foreign currency	4. For cash withdrawals from term deposit accounts at maturiry or before maturity, a prior notice is required.
	5. Cash withdrawals without prior notice shall be executed in case that the banking office dispose of the respective exceeding over the cash surplus.
Letters of credit	6. The commision for withdrawal based on prior declared denomination structure shall be additionally paid to the commission for cash withdrawal under Art.1, Item 2.
Documentary / Clean collections	7. The commission for cash deposit in coins (Art. 1, Item 4) shall be collected in case of deposit of coins more than 100 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.
International guarantees	8. 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.
	9. The orderer is the person on behalf of whom and on whose account the cash transfer is executed.
Lending	10. As of 05.04.2019 the fee upon Art. 1., Item 1 shall be collected also for depositing to deposit accounts.
Bank cards	
Financial instruments	
Distance banking	

Private banking

Gold and commemorative coins



III. PURCHASE AND SALE OF FOREIGN CURRENCY





IV. TRANSFERS 🖄



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Cash transactions	A. IN L	OCAL CURRENCY		
	Art. 1	Internal Transfers	at office	through MyFibank
Purchase and sale of foreign currency	1.	For transfer from account in BGN	BGN 1.50	BGN 0.50
	1.1.	For transfer from account in foreign currency	EUR 3	EUR 1.50
Transfers	2.	From and to accounts of one and the same client of Fibank	BGN 0.50	free of charge
Cheques in foreign currency	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
Letters of credit	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
Documentary / Clean collections	Art. 2	Interbank Transfers		
	1.	When the orderer holds an account with Fibank	BGN 3.50	BGN 1.10
International guarantees	1.1.	via the system for real-time interbank gross settlement system (RINGS)	BGN 18	BGN 12
Lending	2.	When the orderer does not hold an account with Fibank	1%, min. BGN 10	not supported
Lending	2.1.	via the system for real-time interbank gross settlement system (RINGS)	1%, min. BGN 10 +BGN 18	not supported
Bank cards	3.	Multiple payment order to/from the budget		
	3.1.	When the orderer holds an account with Fibank	BGN 7	BGN 3
Financial instruments	3.1.1.	via RINGS	BGN 30	BGN 20
	3.2.	When the orderer does not hold an account with Fibank	0.5%, min. BGN 20	not supported
Distance banking	3.2.1.	via RINGS	0.5%, min. BGN 40	not supported
Private banking	Art. 3	Mass payment orders		
	1.	Internal Transfers	free of charge	free of charge
Gold and commemorative coins	2.	Interbank Transfers	BGN 1.10	BGN 1.10
	2.1.	via RINGS	BGN 10	BGN 10
Other services	Art. 4	Incoming transfers	free of charge	free of charge



IV. TRANSFERS	Ê
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Bank accounts							\bigcirc	
Cash transactions	Art. 5	Direct debit	at office	through MyFibank	Art. 7	Automatic repayment of liabilities on credit card of Diners Club Bulgaria AD	at office	through MyFibank
Purchase and sale of foreign currency	1.	Initiation or payment between Fibank's clients	BGN 2	not supported	1.	Registration, amendment/complement of the registration	BGN 1	not supported
Transfers	2.	Initiation or payment when the orderer or the beneficiary is not a client of	BGN 3.50	not supported	2.	Cancellation of the registration after client's order	BGN 1	not supported
		Fibank (interbank)			3.	Transfer	BGN 0.20	not supported
Cheques in foreign currency	Art. 6	Standing orders			Art. 8	Cancellation of transfer order	BGN 15	BGN 15
	1.	Registration	BGN 2	free of charge	1	Cancellation of mass payment order	BGN 50	BGN 50
Letters of credit	2.	Amendment/Complement of the registration	BGN 2	not supported				
Documentary / Clean collections	3.	Internal transfer	BGN 1	BGN 1	1	Payments of utility bills		
Documentary / clean conections	3.1.	from and to accounts of one and the same client of FIBank	free of charge	free of charge	1.1.		BGN 5	free of charge
International guarantees	4.	Interbank transfer (outgoing)	BGN 1.50	BGN 1.50	1.2.	amendment of registration	BGN 2	free of charge
Lending								
Bank cards	Notes							
Financial instruments	1.	For a transfer under Art. 2,Items 2, 2.1, 3 transactions").	3.2, 3.2.1 the order	rer shall not pay ad	ditional	commission for cash deposit (under Art. 1 o	f Chapter Two, Se	ection II "Cash
Distance banking	 For a cash ordered transfer under Art. 2, Items 1, 1.1, 3.1 and 3.1.1 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 b	pe collected for eve	ery separate credit	transfer	part of the mass payment transfer.		
Private banking	4.	The Bank reserves the right to refuse to	initiate interbank t	ransfers ordered b	by person	ns non-clients of the Bank, as well as to refu	se the processing	of the orders

Payment orders for execution on the same working day via RINGS shall be accepted until 15.15 o'clock through "My Fibank".

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.

Payment orders for execution via RINGS accepted until 14.45 o'clock in the Bank's premises shall be executed on the same working day and payment orders

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Tariff of fees and commissions of First Investment Bank, Chapter Two. Business clients

accepted after this time shall be executed on the next working day.

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IV. TRANSFERS



at office

BGN 1.50

EUR 0.25

BGN 0.50

EUR 20

BGN 2

BGN 2

BGN 1

free of charge

free of charge

EUR 3



EUR 1.50

BGN 0.50

free of charge

free of charge

free of charge

free of charge

not supported

free of charge

BGN 1

through MyFibank

Cash transactions	B. IN F	OREIGN CURRENCY
	Art. 1	Internal transfers
Purchase and sale of foreign currency	1	For transfer from account in foreign currency
	1.1.	For transfer from account in BGN
Transfers	2.	From and to accounts of one and the same client of Fibank
	2.1.	For transfer from account in foreign currency
Cheques in foreign currency	2.2.	For transfer from account in BGN
Letters of credit	3.	When the ordering customer-notary officer orders a transfer from customer account accprding to Art. 25a of the Law on notaries and notarial practice to a beneficiary's account with Fibank
	4.	Transfers to an account of Fibank Cyprus Branch customer (same day value date)
Documentary / Clean collections	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
International guarantees	Art. 2	Standing orders
	1.	Registration
Lending	2.	Amendment/Complement of the registration
	3.	Internal transfer
Bank cards	3.1.	from and to accounts of one and the same client of Fibank

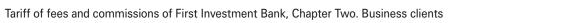
Financial instruments

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through MyFibank	at office	3 Credit Transfers	Art. 3
		Transfers in favour of a Fibank's client	1.
free of charge	free of charge	. for amounts up to EUR 500	1.1.
0.10%, min. EUR 5, max. EUR 150	0.10%, min. EUR 5, max. EUR 150	. for amounts above EUR 500	1.2.
		Outgoing transfers	2.
0.20%, min. EUR 30, max. EUR 300	0.25%, min. EUR 35, max. EUR 350	. Express transfers in all currencies with same day value date	2.1.
		. next day value date (TOM value date)	2.2.
0.10 %, min. EUR 20, max. EUR 200	0.15 %, min. EUR 25, max. EUR 250	.1. in EUR within EEA	2.2.1.
EUR 15	EUR 15	.1.1. for amounts up to EUR 500	2.2.1.1.
0.10 %, min. EUR 20, max. EUR 200	0.15 %, min. EUR 25, max. EUR 250	.2. Outside EEA regardless the currency, or within EEA in currency different from EUR	2.2.2.
EUR 15	EUR 15	.2.1. for amounts up to EUR 500	2.2.2.1.
0.15 %, min. EUR 25, max. EUR 250	0.15 %, min. EUR 25, max. EUR 250	. transfers to UNIBank, FYROM (with same day value date via the system Fibank–UNIBank)	2.3.
	max. EUR 250 EUR 15 0.15 %, min. EUR 25, max. EUR 250 EUR 15 0.15 %, min. EUR 25,	 .1.1. for amounts up to EUR 500 .2. Outside EEA regardless the currency, or within EEA in currency different from EUR .2.1. for amounts up to EUR 500 	2.2.1.1. 2.2.2. 2.2.2.1.



IV. TRANSFERS

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Tariff of fees and commissions of First Investment Bank, Chapter Two. Business clients





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International guarantees

Art. 4	Other fees and commissions	
1.	Transfer cancellation upon request by local or foreign banks	EUR 50
2.	Cancellation or changing the transfer requisites by the orderer	EUR 40 plus actual costs
3.	Inquiries for outgoing transfers upon request of the orderer	EUR 25 plus actual costs
4.	Inquiries for incoming transfers upon request of other banks	EUR 35 plus actual costs
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
6.	Sending of an excerpt from client's account via SWIFT	EUR 100 per month
7.	In case of a wrong or missing IBAN of the beneficiary in the orderer's application	EUR 20

	Notes:
Lending	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.
Bank cards	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.
Financial instruments	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.
Distance banking	4. Orders for credit transfers in foreign currency with same day value date which are accepted in the Bank's premises until 15.30 o'clock for transfers in EUR and until 16.30 o'clock for transfers in USD shall be executed on the same working day and transfers accepted after this time shall be executed on the next
Private banking	working day.
	5. Orders for credit transfers in foreign currency with same day value date which are accepted through "My Fibank" until 16.30 o'clock for transfers in EUR
Gold and commemorative coins	and until 17.00 o'clock for transfers in USD shall be executed on the same working day and transfers accepted after this time shall be executed on the next working day.





V. CHEQUES IN FOREIGN CURRENCY 🚍

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Collection of cheques drawn on other banks	0.25%, min. EUR 20, max. EUR 250
Cheques issuance	
Drawn on a Bank where Fibank holds an account	0.25%, min. EUR 20, max. EUR 250
Additional fees	
Cancellation of cheques at request of the orderer	
when the original cheque is presented	EUR 25
when the original cheque is not presented (stop payment of issued cheque)	EUR 25 plus the fee of the bank payer
Express cheque issuance in the same working day	EUR 20
	Cheques issuance Drawn on a Bank where Fibank holds an account Additional fees Cancellation of cheques at request of the orderer when the original cheque is presented when the original cheque is not presented (stop payment of issued cheque)

	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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Art. 1	Letters of credit opened by Fibank	
1.	Opening, handling and payment	
1.1.	with cash collateral	0.25%, min. BGN 100 per quarter or part thereof
1.2.	with non-cash collateral	by arrangement
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 70
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
1.	Confirmation	by arrangement
ō.	Letter of Credit cancellation before expiry	BGN 50
5.	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



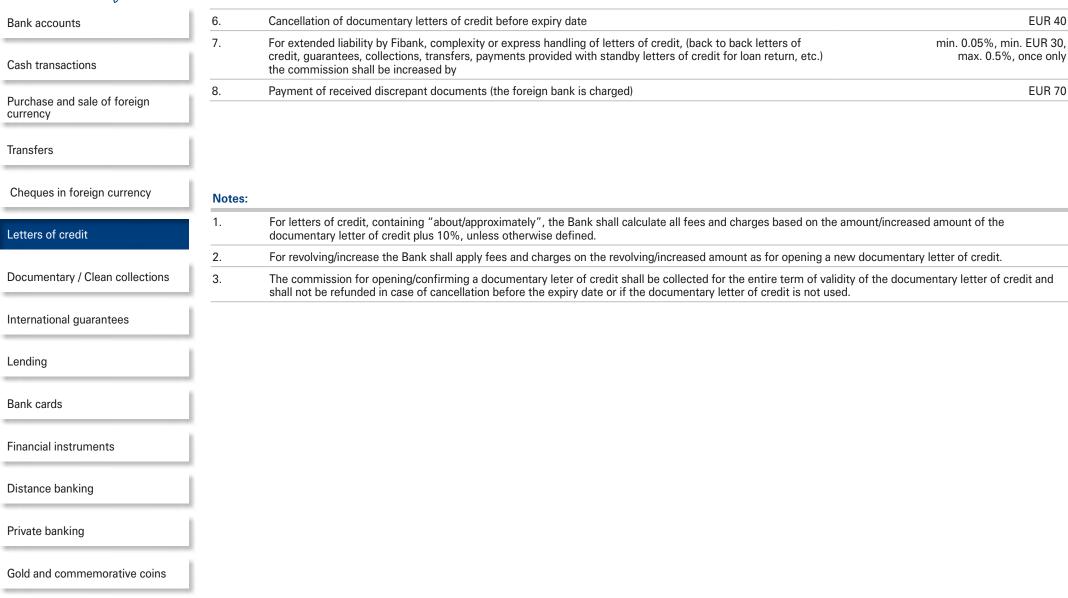




Bank accounts	B. DOC	CUMENTARY (STANDBY) LETTERS OF CREDIT IN FOREIGN CURRENCY	
	Art. 1	Documentary letters of credit opened with Fibank by other banks	
Cash transactions	1.	Transmission of a letter of credit message to other bank	EUR 35
	2.	Pre-advice	EUR 30
Purchase and sale of foreign currency	3.	Advising without commitment (applies also for confirmed letters of credit)	0.1%, min. EUR 50, max. EUR 500
,	4.	Confirmation	by arrangemen
ransfers	5.	Advising of amendment (except for increase, extension and confirmation)	EUR 4
	6.	Handling and payment of documents (including payment without presentation of documents)	0.2%, min. EUR 50
Cheques in foreign currency	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 thereor
etters 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
Ocumentary / Clean collections	10.	Presented discrepant documents which are returned for correction	EUR 60
	11.	Transfer of documentary letter of credit to another beneficiary	by arrangement, min. 0.2% min. EUR 70, per quarter or part thereo
nternational guarantees	12.	Assignment of proceeds under documentary letter of credit (cession) upon instruction of the beneficiary	0.15%, min. EUR 50 per quarter or par thereo
ending	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
	14.	Advising of amendment of assignment of proceeds under a letter of credit (except for increase of the amount)	EUR 35
Bank cards	Art. 2	Documentary letters of credit opened by Fibank	
inancial instruments	1.	Telex/SWIFT pre-advice	EUR 30
	2.	Opening, handling and payment	
Distance banking	2.1.	with cash collateral	0.25%, min. EUR 70 per quarter or part thereot
	2.2.	with non-cash collateral	by arrangemen
rivate banking	3.	Bank confirmation of documentary letters of credit without cash collateral, until termination of commitment	by arrangemen
	4.	Deferred payment or acceptance (as from the date of acceptance of payment)	0.1%, min. EUR 50 per month or part thereo
Gold and commemorative coins	5.	Amendment of the conditions under a documentary letter of credit (except for increase, extension and confirmation)	EUR 45
Other services			

2 Tariff of fees and commissions of First Investment Bank, Chapter Two. Business clients









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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 40
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 30, max. EUR 200
Purchase and sale of foreign	4.	Advising amendment of any collection instructions	EUR 30
currency	5.	Return of unpaid collection documents	EUR 50
Transfers	6.	Nonpayment tracers	EUR 20
	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	0.2%, min. EUR 30, per quarter or part thereof
Documentary / Clean collections	2.	Amendment of collection instructions	EUR 30
	3.	Payment tracers	EUR 20

Bank cards

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Art. 1	1 Guarantees issued by other banks		4.	Amendment of the conditions under bank	
	· ·		4.	guarantees	
1.	Telex/SWIFT pre-advice	EUR 35	4.1.	with cash collateral	
2.	Transmission of a message on guarantee to other bank	EUR 35	4.1.1.	excluding increase and/or extension	EUR 45
3.	Advising without commitment	0.1%, min. EUR 50 max. EUR 500	4.1.2.	increase and/or extension	as for a new guarantee or the increased amount and or extended term
4.	Re-issuance/confirmation against a counter guarantee by another bank	by arrangement	4.2.	with non-cash collateral	or extended term
5.	Advising amendment	EUR 45	4.2.1.	excluding increase and/or extension	EUR 4
6.	Payment and handling of documentary guarantees	According to Chapter II, Section VI, letter B, Art.1, Items 6,7,8,10,11,12	4.2.2.	increase and/or extension	as for a new guarantee or the increased amount and or extended term
7.	Cancellation before expiry date	EUR 40	5.	Issuance of a guarantee for opening of a	0.2%, min. EUR 40 pe
8.	Handling payment claims of the beneficiary	0.1%, min. EUR 50, max.		letter of credit	quarter or part thereo
	under the guarantee	EUR 100	6.	Issuance of a guarantee for payment of papers (bills of exchange, promissory notes,	0.15%, min. EUR 70 pe month or part thereo
Art. 2	Guarantees/counter guarantees issued by	Fibank		etc.), as well as for acceptance or avalizing	
1.	Telex/SWIFT pre-advice	EUR 35		of such papers	
2.	Guarantee issue		7.	Extended liability by Fibank, monitoring other transactions, related to the guarantee	by arrangement min. 0.05%, min. EUR 30
2.1.	with cash collateral	0.25%, min. EUR 50 per quarter or part thereof		(back to back letters of credit, guarantees, collections, transfers, payments provided with guarantee for loan return, etc.) the	max. 0.5% once only
2.2.	with non-cash collateral	by arrangement		commission shall be increased by	
2.3.	Express issuance of bank guarantees	EUR 30 (additional fee)	8.	Payment in case of claims under guarantee/	0.1%, min. EUR 50
3.	Request for issuance of other bank's guarantee based on a counter guarantee, issued by Fibank		Notes:	counter guarantee	max. EUR 500
3.1.	for the period prior to issuance	0.05%, min. EUR 50 per quarter or part thereof	1.	The commission for issuance/confirmation s entire term of validity of the guarantee and reducing or canceling the guarantee before	shall not be refunded when
3.2.	for the period covering the issuance of the guarantee to the expiry date of the counter-	by arrangement	2.	Documentary guarantees shall be treated as	

VIII. INTERNATIONAL GUARANTEES



EUR 45

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purposes of the present Tariff.

guarantee



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Art. 1	Loan application fee	
1.	For loans:	0.15%, min. BGN 100
1.1.	for loan "Cash"	BGN 40
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 for loan "Cash"	1% once only
Art. 3	Commitment Fee, including a tranche of the credit line	1%
1.	On overdraft, including loan "Cash"	1% annually
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
4.	For loans, including overdrafts above BGN 500,000	part thereof by arrangement

Art. 5	Renegotiation	
1.	Renegotiation application fee	BGN 500
1.1.	for loan "Cash"	BGN 20
1.2.	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 loan "Cash"	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
5.	for loan "Cash"	free of charge
Art. 7	Obliteration of mortgage	BGN 30
1.	Obliteration of registered pledge	BGN 20



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A. CORPORATE LENDING





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B. LENDING TO SMALL AND MEDIUM ENTERPRISES Bank accounts Art. 8 Loan application fee Cash transactions 1. For loans: 1.1. for loan "Cash" Purchase and sale of foreign 2. For expert opinions, evaluations, consultations currency and other services related to analysis of the loan application and evaluation of the collateral - additionally Transfers Art. 9 Grant fee for loan "Cash" Cheques in foreign currency Art. 10 Commitment Fee, including a tranche of the credit line Letters of credit 1. On overdraft, including loan "Cash Art. 11 Management Fee Documentary / Clean collections 1. On loans International guarantees 2. On overdraft Lending 3. Conditional loan and credit line Bank cards 3.1. On a tranche of the credit line 4. For loan "Cash" (on the principal repayment balance or the amount of the overdraft after **Financial instruments** expiry of the first year) Distance banking Private banking Gold and commemorative coins

PRISES			
	Art. 12	Renegotiation	
0.15%, min. BGN 100	1.	Renegotiation application fee	BGN 100
BGN 40	1.1.	for loan "Cash"	BGN 20
the actual costs	1.2.	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
1% once only	2.1.	for loans with cash collateral	free of charge
1%	2.2.	for loan "Cash"	free of charge
	Art. 13	Prepayment	
1% annually	1.	Working capital loan, including a tranche of the credit line for working capital	2%
1% for each consecutive year or	2.	Investment loan, including a tranche of the credit line for investment capital	3%
part thereof	3.	Specialized loan	5%
1% for each consecutive year or	4.	Funded by other financial institutions (refinancing)	5%
part thereof 0.25%, once only	5.	Preliminary termination of an overdraft contract	5% from the max permissible amount of the debit balance
1% annually			to date of preliminary
0.5% for each consecutive year or			termination
part thereof	6.	for loan "Cash"	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	BGN 30
	1.	Obliteration of registered pledge	BGN 20

Other services



C. MICROLENDING

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Art. 15	Loans	
1.	Loan application fee	0.15%, min. BGN 100
1.1.	for loan "Cash"	BGN 40
1.2.	for loan "Cash+"	BGN 30
2.	Grant fee	
2.1.	for loan "Cash"	1% once only
2.2.	for loan "Cash+"	0.2%, min. BGN 50, max. BGN 500 once only
3.	Commitment Fee	free of charge
3.1.	On overdraft, including loan "Cash" and loan "Cash+"	1% annually
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
4.3.	for loan "Cash" (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
4.4.	for loan "Cash+" (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

5.	Renegotiation			
5.1.	renegotiation application fee, including loan "Cash" and loan "Cash+"	BGN 20		
5.1.1.	for extention of the utilization term of an overdraft	at amount according to Art.15, Item 1 of this Section		
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 loan "Cash" and loan "Cash+"	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		
6.3.	For loan "Cash" and loan "Cash+"	free of charge		
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	free of charge		
7.	Obliteration of mortgage	BGN 30		
7.1.	Obliteration of registered pledge	BGN 20		









by arrangement, min. EUR 50

term of the guarantee

by arrangement

by arrangement

thereof

EUR 50

EUR 50

0.25%, min. EUR 20 per quarter or part

according to Art. 16, Item 1.1. or Item 1.2. on the increased amount and/or extended

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Bank accounts	D. BAN	IK GUARANTEES
	Art. 16	Bank guarantees
Cash transactions	1.	Issuance of bank guarantees
Purchase and sale of foreign	1.1.	with cash collateral
currency	1.2.	with non-cash collateral
Transfers	1.3.	Express (within 24 hours) issuance of bank guarantees – additionally
	2.	Amendment of conditions under bank guarantees
Cheques in foreign currency	2.1.	Excluding increase and/or extension
	2.2.	Increase and/or extension
Letters of credit	l	
Documentary / Clean collections	Art. 17	Discounting, acceptance, avalizing commercial papers, assigning or acquiring receivables, regardless of the financial instrument used
	Art. 18	Internal and export factoring
International guarantees		
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Financial instruments		
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Private banking		
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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. 8and 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 deb 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 eac 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 i 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.

Gold and commemorative coins



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1

Art. 1	Business debit cards				
1.	Issuance of card on a current account	free of charge	11.	Cash withdrawal with debit card at POS terminal in	BGN 3 plus 1.5% of the amount withdrawn
2.	Express issuance of debit card	BGN 20		branches of other bank abroad	
2.1.	for Fibank's head office and all offices and branches in Sofia – one working day after application submission	BGN 20	12.	Change of PIN code at ATM in Bulgaria	free of charge
2.2.	for Fibank's branches outside Sofia – within three	BGN 20	13.	Refund of amounts paid to payment account by card	1% of the amount
	working days after application submission		14.	Change of limits of debit card	BGN 3
3.	Reissuance of a debit card		15.	Blocking a card	free of charge
3.1.	at expiration of the validity term	Free of charge	16.	Unblocking a debit card	BGN 1
3.2.	before expiration of the validity term	BGN 10	17.	Unjustified disputed transaction	BGN 20
4.	Maintenance fee of VISA Business Debit and Mastercard Business Debit	free of charge	18.	Subscription for statements for all bank accounts of the client with Fibank ensured at client's request with	
5.	Cash withdrawal from ATM with VISA Business Debit and Mastercard Business Debit			the mediation of other payment service providers via Internet	
5.1.	from Fibank's ATM	BGN 0.20	18.1.	for 3 months	BGN 5
5.2.	from other banks' ATM in Bulgaria	BGN 1.00	18.2.	for 6 months	BGN 7.50
5.3.	from ATM abroad	BGN 4 plus 1.5%	18.3.	for 12 months	BGN 10
		of the amount	19.	Balance check up at ATM/POS	
		withdrawn	19.1.	in Bulgaria	BGN 0.20
6.	Payment at POS terminal in Bulgaria and abroad	free of charge	19.2.	abroad	BGN 1
7.	Payment of services via ATM with debit card	free of charge	20.		
8.	Cash withdrawal at commercial outlet	BGN 0.30	20.	different town upon customer's request	BGN 10
9.	Cash withdrawal at POS terminal in branches of Fibank	0.2%, min. BGN 1	21.		
10.	Cash withdrawal with debit card at POS terminal in branches of other bank	1% of the amount withdrawn		upon customer's request	



Mastercard **Business Debit**



Business Debit



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1234 5678 9012 3435

Fibank

VISA

As of 27.07.2016 the debit cards under Art. 2 are not to be offered.

Cash	transactions
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- Purchase and sale of foreign currency
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Art. 2	International debit cards	Maestro PayPass	Debit Mastercard	VISA Electron
1.	Issuance of first card on a current account	free of charge	free of charge	free of charge
1.1.	Issuance of every additional Maestro, Debit MasterCard PayPass or VISA Electron	BGN 5	BGN 5	BGN 5
2.	Express issuance of debit card	BGN 20	BGN 20	BGN 20
3.	Reissuance of a debit card Maestro	BGN 5	BGN 10	BGN 5
4.	Maintenance fee of debit card Maestro	free of charge	BGN 1 monthly	free of charge
5.	Cash withdrawal from ATM with debit card Maestro			
5.1.	from Fibank's ATM	BGN 0.20	free of charge	BGN 0.20
5.2.	from other banks' ATM in Bulgaria	BGN 1.00	free of charge	BGN 1.00
5.3.	from ATM abroad	BGN 4 plus 1.5% of the amount withdrawn	BGN 11 plus 3% of the amount withdrawn	BGN 4 plus 1.5% of the amount withdrawn
6.	Payment at POS terminal			
6.1.	in Bulgaria	free of charge	free of charge	free of charge
6.2 .	abroad	0.25 % of the amount	0.25 % of the amount	0.25 % of the amount
7.	Payment of services via ATM with Debit Mastercard PayPass	free of charge	free of charge	free of charge
8.	Cash withdrawal at commercial outlet	BGN 0.30	BGN 0.30	BGN 0.30
9.	Cash withdrawal at POS terminal in branches of Fibank	0.2%, min. BGN 1	0.2%, min. BGN 1	0.2%, min. BGN 1
10.	Cash withdrawal with debit card Maestro at POS terminal in branches of other bank	1% of the amount withdrawn	BGN 3 plus 1% of the amount withdrawn	1% of the amount withdrawn
11.	Cash withdrawal with debit card Maestro at POS terminal in branches of other bank abroad	BGN 3 plus 1.5% of the amount withdrawn	BGN 10 plus 3% of the amount withdrawn	BGN 3 plus 1.5% of the amount withdrawn
12.	Change of limits	BGN 3	BGN 5	BGN 3
13.	Unblocking a card	BGN 1	BGN 3	BGN 1

Fibank

1714 5678 1012 3156

Gold and commemorative coins

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Art. 2	International debit cards	
14.	Change of PIN code at ATM in Bulgaria	free of charge
15.	Refund of amounts paid to payment account by card	1% of the amount withdrawn
16.	Blocking a card	free of charge
17.	Unjustified disputed transaction	BGN 20
18.	Subscription for statements for all bank accounts of the client with Fibank ensured at client's request with the mediation of other payment service providers via Internet	
18.1.	for 3 months	BGN 5
18.2.	for 6 months	BGN 7.50
18.3.	for 12 months	BGN 10
19.	Minimum balance on card account	not required
20.	Balance check up at ATM/POS	
20.1.	in Bulgaria	BGN 0.20
20.2.	abroad	BGN 1
21.	Delivery of an issued card in Fibank's branch in different town upon customer's request	BGN 10
22.	Delivery of an issued card abroad by special courier upon customer's request	BGN 100

X. BANK CARDS 🔁

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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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free of charge
BGN 50
BGN 50
BGN 20
BGN 89
BGN 3 plus 1% of the amount withdrawn
BGN 5 plus 1.5% of the amount withdrawn
BGN 11 plus 3% of the amount withdrawn
BGN 1.50
BGN 3 plus 1% of the amount withdrawn
BGN 3 plus 1% of the amount withdrawn
BGN 10 plus 3% of the amount withdrawn
free of charge
0.25 % of the amount

9.	Payment of services via ATM	free of charge
10.	Change of PIN code at ATM	free of charge
11.	Refund of amounts paid to payment account by card	1% of the amount
12.	Blocking a card	free of charge
13.	Unblocking a card	BGN 5
13.1.	Unblocking a card when the amount is collectable in case of a blocking due to overdue payments	free of charge
14.	Change of card limits	BGN 20
15.	Unjustified disputed transaction	BGN 40
16.	Automatic repayment of liabilities on credit card	
16.1.	registration, amendment/complement of registration	BGN 1
16.2.	cancellation of registration upon request of the client	BGN 1
16.3.	transfer	BGN 0.20
17.	Balance check up at ATM	
17.1.	in Bulgaria	BGN 0.20
17.2.	abroad	BGN 1
18.	Delivery of an issued card in a branch in different town upon customer request	BGN 10
19.	Delivery abroad by special courier of an issued card upon customer request	BGN 100



X. BANK CARDS



Tariff of fees and commissions of First Investment Bank, Chapter Two. Business clients

B. CREDIT CARDS

1.

2.

7.

Art. 3 Credit cards VISA & Mastercard





4% of the amount withdrawn

by agreement

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International guarantees	C. DE	C. DEPOSITS WITH BANK CARDS ON ATM WITH DEPOSIT FUNCTION				
	Art. 5	Deposit through Fibank ATM with deposit function				
Lending	1.	With credit cards, issued from Fibank	free of charges			
	2.	With debit cards, isuued from Fibank	free of charges			

Fees and commissions payable by merchants for payments with bank cards at POS terminals

Cash withdrawal for cardholders, clients of other banks, at Fibank's branches

Bank cards

Financial instruments Notes: Distance banking Private banking Gold and commemorative

Other services		

3.	Cash withdrawal with a card issued by Diners Club or with Discover card at Fibank's branches	5% of the amount withdrawn
4.	Visual information on a transaction at ATM	BGN 15
5.	Installation of a POS terminal	free of charges
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
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

	1.	The annual maintenance fee as per Art. 3, Item 4 is	due at the beginning of each	n year after issuance of	the card.		
	2.	Business credit cards VISA/Mastercard with irreduc	ible balance require minimur	n blocked account bala	ance as follows:		
			BGN	USD	EUR	CHF	GBP
		Visa Business/ Mastercard Business	400	200	200	400	200
oins	3.	Credit card Visa Classic is not to be offered as of 01	.01.2018. The issued cards a	are valid until their tern	n of validity, as they are	e reissued in Visa PayV	Vave Classic.
	4.	Credit card Visa Business Standard and Mastercard as they are reissued in Visa Business Gold, respecti			18. The issued cards a	re valid until their term	of validity,

Other fees and commissions

Art. 4

1.

2.



XI. FINANCIAL INSTRUMENTS



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	OVERNMENT SECURITIES			
Art. 1	Transactions in GS on the primary market		4.	Preparati
1.	Approved orders	0.075% of face value, min. BGN 10		registerir establish on dema
2.	Unapproved orders	BGN 10 per order	5.	Maturity
Art. 2	Transactions in GS on the secondary market or	dered by the client		. .
1.	Transaction brokerage	0.1% of the transaction amount, min. BGN 10	6.	Preparing Fibank, o under MI
2.	Transaction from Fibank's own portfolio	no commission		(EU) 201
Art. 3	Transfers of GS between registers		6.1.	statemer
1.	Transfer of GS to client from Fibank's registry into his registry with another ESROT participant	BGN 10	6.2.	statemer date - up
2.	Transfer of GS to client from register with another ESROT participant into his registry with Fibank	BGN 10	6.3.	other typ outside it
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		Note:	
1.	Opening of registry with Fibank	no fee	1.	For regi
2.	Maintenance of GS subaccount in BNB depository			modific fee und
2.1.	professional clients	BGN 20 per month		with a t
2.2.	non-professional clients	0.06% of the financial instruments value on an annual basis (charged monthly), min. BGN 20 per month		
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
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 outside items 6.1. and 6.2.	min. BGN 20, max. BGN 50
Note:		
1.	For registering of circumstances related to the esta modification, or release of pledges on dematerialize fee under Art. 4, item 4 above, state fees are also of with a tariff approved by the Council of Ministers.	ed GS, apart from the



XI. FINANCIAL INSTRUMENTS



Bank accounts	B. CO	RPORATE SECURITIES, MUNICIPAL B	ONDS AND COMPEN	SATOR	YBONDS
Cash transactions	Art. 5	Bank accounts of investment intermediaries entry securities transactions	(non-banks) for book-	3.	For transactic mortgage bor
	1.	Opening an account	BGN 10	3.1.	up to BGN 20
Purchase and sale of foreign	2.	Account maintenance, including statements	BGN 20 per month	3.2.	from BGN 20
currency	3.	Daily cash settlement of stock exchange	BGN 2	3.3.	over BGN 100
Transfers	4.	transactions Transfer of funds from the account for	BGN 0.50	4.	For transaction securities at l
		transactions in book-entry securities to another payment account of the investment		4.1.	up to BGN 50
Cheques in foreign currency		intermediary with Fibank		4.2.	from BGN 50
Letters of credit	Art. 6	Brokerage in transactions in financial instrum	nents	4.3.	over BGN 100
	1.	Submission of sale/purchase orders	no fee		For transactio
Documentary / Clean collections	2.	For transactions in shares, share options,	BGN 2.50 per transaction	5.	For transaction
		warrants, exchange traded funds (ETFs), compensatory instruments	plus commission on the transaction value, as follows:	Art. 7	Client portfo advice, resea
International guarantees	2.1.	transactions on a regulated market:		Art. 8	Other servic
Lending	2.1.1.	up to BGN 20,000	0.8%, min. BGN 5 per order		banking
Bank cards	2.1.2.	from BGN 20,001 to BGN 100,000	0.45%, min. BGN 5 per order		
	2.1.3.	over BGN 100,000	negotiable		
Financial instruments	2.2.	transactions concluded through the COBOS system on behalf of Fibank clients	0.50%		
Distance banking	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		
Private banking	2.3.2.	financial instruments admitted to trading on a regulated market	the commissions under item 2.1. above min. BGN 20		

	For transactions in corporate, municipal, mortgage bonds	
3.1.	up to BGN 20,000	0.15%, min. BGN 10
3.2.	from BGN 20,001 to BGN 100,000	0.10%
3.3.	over BGN 100,000	negotiable
	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%
	For transactions in other financial instruments	negotiable
rt. 7	Client portfolio management, investment advice, research and financial analysis	negotiable
rt. 8	Other services related to investment banking	negotiable





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Art. 9	Depository and custody services	
1.	Opening a client account for financial instruments to the register of Fibank in the Central Depository AD (CD)	negotiable
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 5
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)	5 BGN
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 20
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)

XI. FINANCIAL INSTRUMENTS



5.	Payment of income on corporate securities and municipal bonds	
5.1.	payment of cash dividend, interest and principal to a client account at Fibank	no fee
5.2.	payment of dividend in shares	no fee
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	no fee
	instruments account of the client with Fibank	
10.		negotiable

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XI. FINANCIAL INSTRUMENTS

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Cash transactions	Art. 10	Preparing a statement on financial instruments kept with Fibank, outside the reports provided to clients under MFIA Regulation (EU) 2017/565	u Commission Delegated
	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 10
	3.	Other types of statements outside items 1 and 2	min. BGN 20, max. 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 40
Letters of credit	3.	Issuance of statement on financial and compensatory instruments held in CD as at current date (portfolio statement)	BGN 150
Documentary / Clean collections	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 150
	5.	Issuance of statement on financial and compensatory instruments held in CD as at selected date	BGN 50
International guarantees	6.	Issuance of a duplicate statement on financial and compensatory instruments held in own account in CD	BGN 20
	7.	Change of legal entity data	BGN 30
Lending	8.	Other registration agent services, including statements	negotiable

Bank cards

Financial instruments		
	Notes:	
Distance banking	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.
Private banking	2.	Clients that have a contract with Fibank for conducting transactions in financial instruments through COBOS, with access to COBOS - Client Portfolio, shall also pay an annual trading fee according to the tariffs of BSE - Sofia AD and the CD.
	3	The price of services under Art. 9, item 10 shall depend on the method of underwriting and the issue amount.
Gold and commemorative coins	4.	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.
Other services	1	









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Other	services

C. TRANSACTIONS AND TRANSFERS WITH FINANCIAL INSTRUMENTS ON FOREIGN MARKETS

Art. 1	Transactions in shares		Art. 5	Depository and custody services	
1.	On a regulated US market	USD 0.05 per share, min. USD 25	1.	Maintenance of a sub-account for financial instruments with Clearstream-Luxembourg	
1.1.	for transactions exceeding USD 100,000 or 20,000 shares	negotiable	1.1.	Depositary shares	0.20% of the financia
2.	On a regulated European market				instruments value on ar annual basis (charged
2.1.	for the following countries:	0.5% of the transaction amount, but no less than:		min. 1	
2.1.1.	Germany /XETRA	EUR 20	1.1.1.	in case of share value exceeding EUR 100,000	negotiable
2.1.2.	Germany /FF	EUR 45	1.2.	bonds	0.15% of the financial
2.1.3.	Austria	EUR 45	in		instruments value on an annual basis (charged
2.1.4.	France	EUR 35			monthly), min. 15 EUR per monthly
2.1.5.	Italy	EUR 55			
2.1.6.	Netherlands	EUR 35	1.2.1.	in case of par value exceeding EUR 100,000	negotiable
2.1.7.	Great Britain	EUR 35	2.	Transfer of financial instruments	
2.1.8.	Luxembourg	EUR 120	2.1.	transfer of financial instruments within Clearstream Banking Luxemburg (Internal)	EUR 20
2.1.9.	Switzerland	EUR 50	2.2. transfer of financial instruments from Clearstream Banking Luxemburg to Euroclear		EUR 20
2.1.10.	Belgium	EUR 45			Lonzo
2.1.11.	Spain	EUR 120		France (Bridge)	
2.1.12.	Portugal	EUR 60	2.3.	transfer of financial instruments from Clearstream Banking Luxemburg to other	negotiable
2.1.13.	Finland	EUR 45		depository institutions (External)	
2.1.14.	Greece	EUR 240	2.4.	cross-border transfer of GS issued in the	BGN 40
2.2.	for transactions exceeding EUR 50,000	negotiable		Bulgarian market (with a local depository the BNB) to/from another foreign central	
3.	On other foreign regulated markets	negotiable	the BNB) to/from another foreign central depository of financial instruments without change of ownership		
Art. 2	Transactions in bonds ordered by the client	0.1% of the transaction amount, min EUR 50	2.5.	other types of transfers of financial instruments	negotiable
Art. 3	Transactions in futures	negotiable	3.	Payment of cash dividends, coupon payments	0.225%, min. EUR 2
Art. 4	Transactions in options	negotiable	4.	Payment of dividends in shares	EUR 2 plus expenses



Fibank

5. Participation in repurchase procedures EUR 2 plus expenses Bank accounts Not 6. Registration of additional allocations, stock EUR 2 plus expenses 1. splits and other mandatory corporate events to Cash transactions the financial instruments account of the client with Fibank Purchase and sale of foreign 7. Exercise of share rights 0.10%, min. EUR 10 2. currency plus expenses The commissions under 8. Purchase/sale of share rights Transfers Art.1 plus expenses 9. Instructions on other corporate events at the negotiable client's request Cheques in foreign currency 10. EUR 2 Notification of corporate events requested by the client Letters of credit 11. Preparing a statement on foreign financial instruments kept with Fibank, outside the reports provided to clients under MFIA u Documentary / Clean collections Commission Delegated Regulation (EU) 2017/565 International guarantees Statement from Fibank register of financial BGN 5 11.1. instruments as at current date Statement from Fibank register of financial **BGN 10** 11.2. Lending instruments as at selected date - up to 2 years back negotiable, min. BGN Other types of statements outside items 11.1. 11.3. Bank cards and 11.2. 20 12. Services related to refund of taxes on dividends negotiable **Financial instruments** paid to the client's account in Fibank Art. 6 Other fees and commissions Distance banking 1. Cancellation or change of an order submitted by **EUR 50** the client Private banking

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Other services

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XI. FINANCIAL INSTRUMENTS



The minimum amount of the commission for maintenance of a sub-account for financial instruments under Art. 5, item 1.1 u item 1.2., shall be charged on the overall client portfolio, regardless of the type of financial instruments.
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 borne by the client and charged in addition to the fees and the commissions under this section.





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A. ELECTRONIC BANKING "MY FIBANK"						
Art. 1	Registration	free of charge				
1.	Amendment/termination of a registration	free of charge				
2.	Blocking/unblocking of access	free of charge				
Art. 2	Short message (SMS) for transfer received for execution by the Bank to other beneficiary	free of charge				
Art. 3	Generating a new password for access	BGN 10				
Art. 4	On-site visit at client's request	BGN 80				
B. TEL	EPHONE BANKING					
Art. 5	Registration	free of charge				
1.	Amendment/termination of a registration	free of charge				
2.	Blocking/unblocking of access	free of charge				
Art. 6	Generating of a new personal code for access	free of charge				

Art. 7	Registration and maintenance of Hardware/Software Token			
1.	Specialized electronic coding device- Hardware Token	BGN 39		
2.	Software Token (Fibank Token)	free of charge		
3.	Change of a personal identification number (PINt)	BGN 10		
4.	Blocking/unblocking	free of charge		
Art. 8	Short messages (SMS): for receiving bank information through SMStatus service; for information about authorizations on bank cards			
1.	Registration	BGN 2		
1. 2.	Registration Amendment of registration	BGN 2 BGN 2		
	-			
2.	Amendment of registration	BGN 2		
2. 3.	Amendment of registration as per SMS Supplementary messages, initiated by the Bank, including information for credit liabilities, new banking products,	BGN 2 BGN 0.10		

Notes:

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



XII. DISTANCE BANKING





XIII. PRIVATE BANKING 😡

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

Art. 1	Business EGO CLUB	
1.	Business EGO +	
1.1.	Monthly maintenance fee	BGN 150
2.	Business EGO 3+	
2.1.	Monthly maintenance fee – up to 3 firms	
2.1.1.	for platinum membership	BGN 860
2.1.2.	for gold membership	BGN 375
2.1.3.	for silver membership	BGN 260
3.	Business EGO 5+	
3.1.	Monthly maintenance fee – up to 5 firms	
3.1.1.	for platinum membership	BGN 1 700
3.1.2.	for gold membership	BGN 750
3.1.3.	for silver membership	BGN 450
4.	Business EGO 10+	
4.1.	Monthly maintenance fee – up to 10 firms	
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
5.	For a visit at client's office when the contractual free visits are over	BGN 10





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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

Consulting services under Art. 1, Item 4, concerning portfolio investment in precious metals (bars, coins - rare, antique, middle age) is performed by the Gold

Bank cards

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Distance banking

Private banking

Gold and commemorative coins

Other services



and Commemorative Coins Department in the head office of Fibank.

Note:

1.



XIV. GOLD AND COMMEMORATIVE COINS





0					
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 aquasition 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			
	1.	For the current year, for each transaction	EUR 1, min. EUR 5		
Cheques in foreign currency	2.	For previous years, for each transaction	EUR 1, min. EUR 15		
	3.	Information request from Central Credit Register	BGN 10		
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 2		
	Art. 7	Issuing of certificates			
nternational guarantees	1.	For cumulative accounts	BGN 15		
	2.	For accounts of enterprising committees under the Election Code	BGN 15		
_ending	3.	For other purposes, including commitment for opening of an account	BGN 20		
	4.	Express issuance (up to 24 hours) – additionally	BGN 10		
Bank cards	5.	For balances on accounts under "Energy effectiveness and green economy" procedure	BGN 50		
	Art. 8	Issuing of bank letter of reference	EUR 25		
inancial instruments	1.	Express (within 24 hours) – additionally	EUR 25		
Distance banking	Art. 9	Issuing a letter of intention	BGN 500		
	Art. 10	Confirmation of account balances to third parties	EUR 50		
Private banking	Art. 11	SWIFT messages	EUR 10 per pag		
Gold and commemorative coins	Art. 12	Express service	by arrangement, min. EUR 20		

Other services



XV. OTHER SERVICES

actual expenses, but not less than BGN 1

BGN 660



Bank accounts	

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Purchase and sale of foreign currency

Transfers

Cheques in foreign currency

Letters of credit					
Documentary / Clean collections	Art. 16 Safe deposit boxes in stron	g room as per price-list			
Documentary / Clean conections	Size	1 month	3 months	6 months	12 months
International guarantees	1. up to 12/35/40 cm	BGN 70	BGN 130	BGN 220	BGN 360
	2. up to 24/35/40 cm	BGN 110	BGN 170	BGN 320	BGN 560
Lending	3. up to 36/35/40 cm	BGN 120	BGN 190	BGN 360	BGN 600

BGN 150

Bank cards

Financial instruments

Distance banking

Private banking

Gold and commemorative coins

Other services

2

2.	International	actual expenses, but not less than EUR		
Art. 14	Special Courier – actual expenses			
1.	Local	min. EUR 5		
2.	International	min. EUR 45		
Art. 15	Fax expenses			
1.	Local	EUR 2 per page		
2.	International	EUR 5 per page		

Tariff of fees and commissions of First Investment Bank, Chapter Two. Business clients

over 36/35/40 cm

Art. 13 Postal expenses

Local

1.

4.

Notes:

4.

Review of documents with regards to the current status of customers with place of registration or main activity in the areas EUR 250 yearly Art. 17 that are sensitive to regulatory risk and depending on the business characteristics

BGN 210

1. The fees under Art. 16 include four 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. 2. In the presence of promotional conditions – 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.

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.



BGN 400

Appendix





International credit cards Diners Club

License assets evaluations

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Packages for business clients

Bank packages, offered by "Unionbank" EAD till 04.03.2014

Deposit/notice accounts via the Weltsparen internet platform

ling	ADDI	TIONAL 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.
it cards	§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.
aluations	§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.
business eign legal	§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.
grams for	§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.
for basic	§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 .
ness clients	CONC	CLUDING PROVISIONS
ffered AD till	§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 clents 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.
counts n internet	§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.
lintemet	§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.





INTERNATIONAL CREDIT CARDS DINERS CLUB



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Appendix

International credit cards	
Diners Club	

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Bank packages, offered by "Unionbank" EAD till 04.03.2014

Deposit/notice accounts via the Weltsparen internet platform

		and the second second	and the second se	and the second se
A. DIN	IERS CLUB - Mastercard	Classic	First Lady Pink	First Lady Red
1.	Issuance of a credit card	free of charge	free of charge	free of charge
1.1.	Reissuance of expired card	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
3.	Issuance of additional card	free of charge	free of charge	free of charge
4.	Monthly membership fee	BGN 4	BGN 4.90	BGN 16
5.	Monthly membership fee for additional card	BGN 3	BGN 4.90	BGN 16
6.	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
7.	Cash withdrawal at ATM in Bulgaria	BGN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%
8.	Cash withdrawal at Fibank's office abroad	BGN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%
9.	Cash withdrawal at Fibank's office	5%	5%	5%
10.	Payment at a POS terminal	free of charge	free of charge	free of charge
11.	Specific transactions	1%	1%	1%
12.	Unblocking of a PIN code	BGN 5	BGN 5	BGN 5
13.	Reissuance of damaged, lost, stolen card, forgotten PIN code or for other reason	BGN 20	BGN 20	BGN 20

Additional operations with credit cards	
travel insurance fee	free of charge
participation fee for the Award program	free of charge
changing of personal data (address, telephone number and etc.)	free of charge
Blocking of a card in Diners Club International system	free of charge
Unjustified disputed transaction	BGN 39
Issuance a certificate	
express (within 24 hours)	BGN 30
standard (within 3 working days)	BGN 15
	travel insurance fee participation fee for the Award program changing of personal data (address, telephone number and etc.) Blocking of a card in Diners Club International system Unjustified disputed transaction Issuance a certificate express (within 24 hours)

15.	Interests	
15.1.	on revolving credit cards	
15.1.1.	interest rate on regular debt	19% yearly
15.1.2.	penalty interest rate	interest rate on regular debt plus penalty surplus at the rate of 6 points
16.	Delivery of an issued card abroad by courier upon customer's request	BGN 100

Note:

1. The fees under Item 2, Item 12 and Item 14.6. shall be duly paid on cash-desk in Fibank's office.

2. 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.





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Appendix

INTERNATIONAL CREDIT CARDS DINERS CLUB



Siz again ann	Dimes Cable Fibank 343 Jul 7 5 Jule 34 Jul 34 Casting of a state of a stat	Description Constraint Constraint	Alter States				dditional and concluding rovisions
Prive	Diners Club Fibank	First Lady Red	First Lady Pink	Classic	RS CLUB	B. DINE	ppendix
free of charge	free of charge	free of charge	free of charge	free of charge	Issuance of a credit card	1.	
free of charge	free of charge	free of charge	free of charge	free of charge	Reissuance of expired card	1.1.	International credit cards
BGN 195	BGN 195	BGN 195	BGN 195	BGN 195	Express issuance of a credit card (within 24 hours)	2.	Diners Club
free of charge	 free of charge	free of charge	free of charge	free of charge	Issuance of additional card	3.	
BGN 80	 BGN 4	BGN 16	BGN 4.90	BGN 4.00	Monthly membership fee	4.	License assets evaluations
BGN 30	BGN 3	BGN 16	BGN 4.90	BGN 3	Monthly membership fee for additional card	5.	
-	BGN 6.50	-	-	BGN 6.50	Monthly membership fee for a company card	6.	Establishment of business
	free of charge	free of charge	free of charge	free of charge	Receipt of an issued credit card in Fibank's branch, different from the branch receiving the request	7.	relations with foreign legal entities
3GN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%	Cash withdrawal at ATM in Bulgaria	8.	Packages and programs for
3GN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%	BGN 4 plus 3%	Cash withdrawal at ATM abroad	9.	individuals
5%	5%	5%	5%	5%	Cash withdrawal at Fibank's office	10.	
free of charge	free of charge	free of charge	free of charge	free of charge	Payment at a POS terminal	11.	Payment account for basic transactions
1%	1%	1%	1%	1%	Specific transactions	12.	
BGN 5	BGN 5	BGN 5	BGN 5	BGN 5	Unblocking of a PIN code	13.	Deduces for business director
BGN 20	BGN 20	BGN 20	BGN 20	BGN 20	Reissuance of damaged, lost, stolen card, forgotten PIN code or for other reason	14.	Packages for business clients
					Additional operations with credit cards	15.	Bank packages, offered
	free of charge	free of charge	free of charge	free of charge	Travel insurance fee	15.1.	04.03.2014
	free of charge	free of charge	free of charge	free of charge	Participation fee for the Award program	15.2.	Deposit/potice accounts
	free of charge	free of charge	free of charge	free of charge	Changing of a personal data (address, telephone number and etc.)	15.3.	via the Weltsparen internet platform
	free of charge	free of charge	free of charge	free of charge	Blocking of a card in Diners Club International system	15.4.	
BGN 39	BGN 39	BGN 39	BGN 39	BGN 39	Unjustified disputed transaction	15.5.	
					Issuance a certificate	15.6.	
BGN 30	BGN 30	BGN 30	BGN 30	BGN 30	express (within 24 hours)	15.6.1.	
BGN 15	BGN 15	BGN 15	BGN 15	BGN 15	standard (within 3 working days)	15.6.2.	
	free of charge free of charge free of charge BGN 39 BGN 30	free of charge free of charge free of charge BGN 39 BGN 30	free of charge free of charge free of charge BGN 39 BGN 30	free of charge free of charge free of charge BGN 39 BGN 30	Travel insurance feeParticipation fee for the Award programChanging of a personal data (address, telephone number and etc.)Blocking of a card in Diners Club International systemUnjustified disputed transactionIssuance a certificate express (within 24 hours)	15.1. 15.2. 15.3. 15.4. 15.5. 15.6. 15.6.1.	Deposit/notice accounts via the Weltsparen internet





Diners Club

entities

transactions

International credit cards

License assets evaluations

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Packages and programs for individuals

Payment account for basic

Appendix

INTERNATIONAL CREDIT CARDS DINERS CLUB



			Control C	Duraldo Duraldo Solio	Pitraccolde Phank Supple/ 751/2014 1234 Constant(cost) discussion of the market cost	Denseta Denseta SAZ SISAIS DOOT
B. DINE	RS CLUB	Classic	First Lady Pink	First Lady Red	Diners Club Fibank	Prive
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
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 b	e duly paid on cash-desl	k in Fibank's office.			
2.	Specific transactions are transactions to microaccour transactions connected with currency purchase, shar				gambling games, betti	ing, chip purchase;

Packages for business clients

Bank packages, offered by "Unionbank" EAD till 04.03.2014

Deposit/notice accounts via the Weltsparen internet platform

C. Oth	ner 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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1.	Flat		
1.1.	up to 100 sq. m.		BGN 120
1.2.	above 100 sq. m.		BGN 150
2.	Commercial outlet, o	office	
2.1.	up to 200 sq. m.		BGN 200
2.2.	above 200 sq. m.	BGN 200 plus BGN 1.00/	sq.m, max. BGN 400
3.	House with an yard		
3.1.	up to 300 sq. m.		BGN 220
3.2.	above 300 sq. m.	BGN 220 plus BGN 0.60/s	q. m. on the surplus max. BGN 400
4.	Garage		BGN 40
5.	Land, yard		
5.1.	up to 6,000 sq. m.		BGN 250
5.2.	above 6,000 sq. m. n	nin. BGN 250 plus BGN 0.25/s	q. m. on the surplus max. BGN 1,000
6.	Warehouse/manufac	turing	
6.1.	up to 1,000 sq. m.		BGN 250
6.2.	above 1,000 sq. m.	BGN 250 plus BGN 0.25/s	q. m. on the surplus max. BGN 1,000
7.	Other sole buildings hotel and etc.)	(commercial, administrative	e, manufacturing,
7.1.	up to 1,000 sq. m.		BGN 400
7.2.	above 1,000 sq. m.	BGN 400 plus BGN 0.25/s	q. m. on the surplus max. BGN 1,500
8.	Machines, installatio	ns, equipments, furniture a	nd fittings
8.1.	automobiles, trailers		BGN 30/iten
8.2.	freight cars, agricultur	al equipment	BGN 50/iten
8.3.	separate production m	achines up to 10 items	BGN 40/iten
8.4.	separate production m	achines above 10 items	BGN 30/iten
8.5.		omplete equipping	BGN 300/iten

LICENCE ASSETS EVALUATIONS

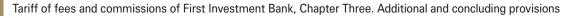


9.	Assets of entire enterprise	
9.1.	Real estate – buildings and land	min. BGN 500, max. BGN 2 500 depending on the number of assets, gross floor area, square surface, space, number of premises etc.
9.2.	Movables – total of machines and installations, vehicles, computer equipment etc.	min. BGN 350, max. 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 350, max. BGN 1 500
11.	Agricultural land and perennials	BGN 150 plus BGN 20 for every neighbour estate
12.	Update of the market evaluation, presented by the bank	30% 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.	Update of the market value report presented by an external appraiser	70% of the particular asset evaluation price under items 1-11 from the present Section
16.	Certification of the QVB (quantitative - value bill)	BGN 200

Note:

1.

VAT is not included in the prices.





ESTABLISHMENT OF BUSINESS RELATIONS WITH FOREIGN LEGAL ENTITIES



dditional and concluding	Art. 1 Preliminary review of documents with regards to approval/ rejection of business relations establishment	
ovisions	1. for foreign legal entities or arrangements	
	1.1 registered in countries within EEA	EUR 20
opendix	1.2 registered in countries outside EEA	EUR 50
	2. for legal entities or arrangements or their branches with over 25% foreign participation, when the foreign legal entities are regis	stered or are citizens in
International credit cards	2.1 countries within EEA	EUR 1
Diners Club	2.2 countries outside EEA	EUR 2
	3. For foreign legal entities or arrangements, registered in jurisdictions with preferential tax regime	EUR 7
License assets evaluations		
Establishment of business relations with foreign legal		
entities	Notes:	
Packages and programs for	 Business relations are trading or professional relations, connected with bank products and services, which suppose an element 	of continuance.
individuals	 The Bank performs the review under Art. 1 up to 10 days after receiving all needed documents. The fee is payable only once – b relations, and in case of rejection – it is not subject to return. 	
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		



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PACKAGES AND PROGRAMS FOR INDIVIDUALS



pendix	PACKAGE	My Choice	My Choice Online
penuix	1. IQ or standard current (package) account free of charge for opening and maintenance	1 number	· 1 number
	2. Issuance and maintenance of debit card Visa Debit/ Debit Mastercard PayPass - free of charge	1 number	· 1 number
International credit cards Diners Club	2.1 Cash withdrawal from from Fibank's ATM and from other banks' ATM in Bulgaria	free of charge	free of charge
	2.2 Payment at POS terminal in Bulgaria and abroad - free of charge	Unlimited number	Unlimited number
License assets evaluations	3. Free of charge internal transfers, incl. standing orders		
	3.1. ordered through office	5 number	
Establishment of business	3.2. ordered through electronic banking "My Fibank"		Unlimited number
relations with foreign legal entities	4. Free of charge interbank transfersBISERA, incl. standing orders		
chilico	4.1. ordered through office	1 number	
Packages and programs for	4.2. ordered through electronic banking "My Fibank"		2 number
individuals	5. Free of charge short messages (SMS)	20 number	20 number
Payment account for basic	6. Free of charge e-mail notification and e-mail messages for authorizations on bank cards	Unlimited number	Unlimited number
transactions	7. Registration for electronic banking "My Fibank"	free of charge	free of charge
	8. Payments of utility bills through electronic banking "My Fibank"	free of charge	free of charge

Packages for business clients

Bank packages, offered by "Unionbank" EAD till 04.03.2014

Deposit/notice accounts via the Weltsparen internet platform



Appendix

2

Packages and programs for individuals

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	PROGRAMME	Digital Me	Digital Me+
endix	1. Current account free of charge for opening and maintenance	1 number	1 number
	2. Issuance of a digital debit card – free of charge	1 number	1 number
International credit cards Diners Club	 Debit card Visa Debit/ Debit Mastercard PayPass - Issuance of a first card to the account under p. 1 - free of charge - free of charge for maintenance 	1 number	1 number
License assets evaluations	4. Cash withdrawal from Fibank's ATM and from other banks' ATM in Bulgaria	free of charge	free of charge
	5. Registration for electronic banking "My Fibank", incl. registration of mobile device in Mobile application at office of the Bank	free of charge	free of charge
Establishment of business relations with foreign legal	 Free of charge internal transfers, incl. standing orders, ordered through electronic banking "My Fibank", incl. Mobile application 	Unlimited number	Unlimited number
entities	7. Free of charge transfers between accounts of one and the same client ordered throught electronic banking "My Fibank", incl. Mobile application	Unlimited number	Unlimited number
Packages and programs for individuals	8. Registration for e-mail messages	free of charge	free of charge
	9. Free of charge e-mail messages	Unlimited number	Unlimited number
Payment account for basic transactions	10. Free of charge interbank transfers BISERA, incl. standing orders, in BGN ordered throught electronic banking "My Fibank", incl. Mobile application		2 numbers
	11. Software Token	free of charge	free of charge
Packages for business clients	12. Overdraft on current account with debit card		free of application fee

Bank packages, offered by "Unionbank" EAD till 04.03.2014

Deposit/notice accounts via the Weltsparen internet platform



Additional and concluding

provisions

Packages and programs for individuals



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numbers of charge	3 numbe
of charge	
	free of obar
of charge	free of charge
onungo	free of char
l number	1 numb
50%	50
	up to BGN 500 free of char
the Tariff A	According to the Ta
numbers	20 numb
d number	Unlimited num
d number	Unlimited num
numbers	10 numb
of charge	free of cha
numbers	20 numb
d number	Unlimited num
of charge	free of cha
of charge	free of cha
Token shal	ll be paid in
ne contract	for bank package/
- as of 07.1 when they	0.2019, but the va are reissued in De
	I number 50% SN 2000 - of charge the Tariff A numbers d number d number numbers d number numbers d number of charge of charge of charge Token shal ne contract - as of 07.1

6. Bank packages "Premium" and "Premium+" are provided to customers meeting the criteria for use of Personal banking service.







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Bank packages, offered by "Unionbank" EAD till 04.03.2014

Deposit/notice accounts via the Weltsparen internet platform



PROGRAMME "CHILDREN AND YOUTH CARDS" 1. Current (card) account Loans for payment of tuition fees and/or for allowance according 1.1. Opening Free of charge 1.2. Maintenance Free of charge (see Note 1 below) Free of charge 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 Free of charge the Authorized user of the card will be 18 years old) Free of charge 2.1. Free of charge Issuance Free of charge 2.1.1. Issuance of additional debit Microcard Debit **BGN 10** Mastercard Pay Pass kids/teen along with a device Free of charge 2.2. Maintenance Free of charge (see Note 2 below) 2.3. Reissuance because of expiry of the term of card Free of charge BGN validitv Not necessary 2.4. Cash withdrawal from Fibank's ATM Free of charge Free of charge 2.5. Payment at POS terminal in Bulgaria and abroad Free of charge Free of charge 3. Saving account for teenagers "Smart teen" 3.1. Openina Free of charge (see Note 3 below) Free of charge Maintenance Free of charge 3.2. Free of charge 3.3. Closina Free of charge Free of charge Notes: 1. Maintenance fee of the account shall be free of charge until the Authorized user of the card will be 18 years old 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. Fibank's fees and commissions for individuals in the respective sections of the Tariff 4. shall be applicable for all other banking services and transactions.



PROGRAMME FOR STUDENTS AND DOCTORAL-

to the Student and Doctoral-Candidate Loans Act

2.2. Minimum amount for opening and maintenance

2.7. For maintenance of a first debit card Visa

Doctoral-Candidate Loans Act.

2.1. The current account is interest-free.

The program may include students and doctoral-candidates

The conditions for the current account are valid for the term of

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.

approved to receive credit granted under the Student and

CANDIDATES

Application fee

Prepayment fee

Current account

For opening

2.4. For maintenance

the loan.

Cash operations

Electron payWave

2.5. For closing

1.2. Allocation fee

1.5. Renegotiation

2.1. Currency

1.3. Commitment fee

1.

1.1.

1.4.

2.3.

2.6.

Notes:

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2.





Appendix

International credit cards Diners Club

License assets evaluations

Establishment 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

1

1.	Opening	
1.1.	in Fibank's office	BGN 1.83
1.2.	in Fibank's office with issuance of a debit card	BGN 1.24
2.	Maintenance	
2.1.	in Fibank's office	BGN 2.13 monthly
2.2.	in Fibank's office with issuance of a debit card	BGN 1.99 monthly
3.	Closing	
3.1.	in Fibank's office, before 6 mounths have passed from conclusion of account contract	BGN 3.14
4.	Cash deposit	
4.1.	in Fibank's office	up to BGN 5,000 – free of charge; for the amount above BGN 5,000 according Chapter First, Section II, Art. 1, item 1
5.	Cash withdrawal	
5.1.	cash in Fibank's office up to BGN 1000	up to BGN 1,000 – BGN 1.36, above BGN 1,000 - according Chapter First, Section II, Art. 1, item 2
5.2.	with a debit card from Fibank's ATM	BGN 0.00
5.3.	with a debit card from other banks' ATM in Bulgaria	BGN 0.00
6.	Direct debit payment	
6.1.	to Fibank's account	BGN 1.06
6.2.	to other banks' account	BGN 2.16
7.	Payment transactions with debit card, inc. vi	a internet
7.1.	payment with debit card through Fibank's POS	free of charge

PAYMENT ACCOUNT FOR BASIC TRANSACTIONS

8.	Credit transfer in local currency	
8.1.	in paper-based form to Fibank's payment account	BGN 0.99
8.2.	through electronic banking "My Fibank" to Fibank's payment account	BGN 0.48
8.3.	in paper-based form via BISERA to other banks' payment account	BGN 2.37
8.4.	through electronic banking "My Fibank" via BISERA to other banks' payment account	BGN 1.09
8.5.	in paper-based form to Fibank's budget payment account	BGN 0.99
8.6.	through electronic banking "My Fibank" to Fibank's budget payment account	BGN 0.48
8.7.	in paper-based form via BISERA to other banks' budget payment account	BGN 2.37
8.8.	through electronic banking "My Fibank" via BISERA to other banks' budget payment account	BGN 1.09
8.9.	Standing order (internalbank)	BGN 0.50
8.10.	Standing order (interbank)	BGN 0.93
8.11.	Standing order (internalbank) through electronic banking "My Fibank"	BGN 0.50
8.12	Standing order (interbank) through electronic banking "My Fibank"	BGN 0.93

Notes:

1.	The payment account for basic transactions is a payment account in BGN.
2.	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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PACKAGES FOR BUSINESS CLIENTS



Fibank Business Additional and concluding Fibank Fibank Fibank provisions **Business Business Class** Business Class + **Class Premium** 1. Free of charge interbank transfers Bisera including standing orders Appendix 1.1. ordered through electronic banking "My Fibank" 10 number 20 number 40 number 1.2. ordered in Fibank's office 10 number International credit cards 2. Current account free of charge for opening and maintenance Diners Club 1 number 2.1. Current account in electronic banking "My Fibank" free of charge 1 number 1 number 2 number for opening and maintenance + reports (statements) on them on License assets evaluations an electronic medium 3. Free of charge internal transfers in electronic banking "My Unlimited number Unlimited number Unlimited number Unlimited number Fibank", ordered from accounts in BGN Establishment of business relations with foreign legal 4. Free of charge internal standing orders Unlimited number Unlimited number Unlimited number Unlimited number entities 5. Free of charge internal transfers ordered in Fibank's office from 5 number accounts in BGN Packages and programs for individuals 6. Free of charge internal mass payment orders to Fibank's Unlimited number Unlimited number Unlimited number Unlimited number accounts, ordered from accounts in BGN Payment account for basic 7. 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 transactions 8. 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 9. Software Token Free of charge Packages for business clients 10. Passive telephone banking Free of charge Free of charge Free of charge Free of charge Electronic statements and services throught electronic banking Free of charge 11. Free of charge Free of charge Free of charge Bank packages, offered "My Fibank" by "Unionbank" EAD till 12. Short message (SMS) for interbank transfer received for Free of charge Free of charge Free of charge Free of charge 04.03.2014 execution in electronic banking "My Fibank" Deposit/notice accounts 13. Issuance of free of charge debit card VISA Business Debit/ 1 number 1 number 1 number 1 number via the Weltsparen internet Mastercard Business Debit platform 14. Interbank outgoing transfers in EUR to account of bank on the territory of country from EEA: 14.1. Express transfers with the same day value date EUR 40 **EUR 40 EUR 35** EUR 35 **EUR 25 EUR 25 EUR 20 EUR 20** 14.2. Next day value date (TOM value date) 14.2.1. for amounts up to EUR 500 **EUR 12 EUR 12 EUR 12 EUR 12**







Additional and concluding	Notes:
provisions	1. For cash withdrawal/ cash deposit above the amounts shown in the table - according to the Tariff
	2. Multiple payment orders and direct debit are not included in free of charge interbank and internal transfers.
Appendix	3. 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.
	4. 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.
	5. The debit card is free of charge for issuance. All the rest fees and commissions are according to the Tariff for business clients.
International credit cards Diners Club	6. 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.

License assets evaluations

Diners Club

Establishment 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

2





Appendix

International credit cards Diners Club

License assets evaluations

Establishment of business relations with foreign legal entities

Packages and programs for individuals

Payment acco transactions

Packages for I

Bank packages, offered by "Unionbank" EAD till 04.03.2014

Deposit/notice accounts via the Weltsparen internet platform

1.	For maintenance of packages for Individuals	
1.1	Optimum	BGN 1,99 monthly
1.2	Optimum +	BGN 5,99 monthly
1.3	Optimum Business	BGN 9,95 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

	Notes:	
count for basic	1. Packaç	es are not offered. Fees mentioned are only for already going contracts.
;	2. Condit	ons of package Privilege MAX are equalized to conditions of business package Fibank Business Class Premium.
	3. Conditi	ons of package Privilege On line are equalized to conditions of business package Fibank Business Class.
r business clients	4. Condit	ions of packages Privilege+ and Privilege SME are equalized to conditions of business package Fibank Business Class+.

BANK PACKAGES, OFFERED BY "UNIONBANK" EAD TILL 04.03.2014

BGN 32,00 monthly

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2.5 Privilege SME



Appendix

International credit cards Diners Club

License assets evaluations

Establishment 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

A. IN	IDIVIDUALS	
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

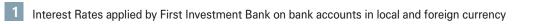
B. BL	JSINESS CLIENTS	
1.	Bank account	
1.1.	Opening, maintenance and closing of a deposit	free of charge
2.	Foreign currency transfers	
2.1.	Incoming transfer from Raisin Bank AG to a deposit	free of charge
2.2.	Outgoing transfer from a deposit to a client's account with Raisin Bank AG	free of charge
3.	Reports (statements) on bank account	
3.1.	Report (statement) on deposit account on an electronic medium upon closing and renewal	free of charge
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

DEDUC Paid into bank Cash for exper Cash for good

Fibank My bank	Section One: Credit Reference Interest Rates Applied on Bank Accounts
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.
nterests 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 Promotional term deposits	
Suspended products for	Methods of interest calculation
offering	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

Interests or	n credit	products
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Appendix

Promotional term deposits

Suspended products for offering

					Annual nominal					
					BGN	USD	EUR	CHF	GBP	
Current accounts				Effective from 18.06.2014	0.01	0.01	0.01	0.00	0.01	
Current accounts of i	ndividuals for paymen	its with Maestro / VI	Effective from 18.06.2014	0.01	0.01	0.01	0.01	0.01		
Current accounts of i	ndividuals with credit	cards			0.00	0.00	0.00	0.00	0.00	
Payment account of i	ndividuals for basic tra	ansactions (PABT)			0.01	-	-	-	-	
Current accounts of a	* .			Effective from 25.09.2015	0.01	-	0.01	-	-	
	r business clients (for		d after 24.10.2019)							
· · ·	9.99 BGN/ 0 – 49,999	.99 EUR			0.10	-	0.10	-	-	
over 100,000 l	BGN/ 50,000 EUR				0.10	-	0.10	-	-	
IQ current account										
For individuals			Effective from 01.11.201	For business clients	(for contracts	s, concluded	till 24.10.201	9) Effective f	rom 24.10.1	
Ranges from clos	ing daily balance	Annual in	terest rate	Ranges from clos	ing daily bala	ince	Annua	al interest rat	te	
BGN	EUR	BGN	EUR	BGN	EUR		BGN		EUR	
from 0 – 19 999.99	from 0 – 9 999.99	0.10	0.10	from 0 – 99 999.99	from 0 – 49	999.99	0.10		0.10	
over 20 000	over 10 000	0.10	0.10	over 100 000	over 50 (0.10	0.10		
Ranges at least daily peri		Interest b	oonus in %	Ranges at leas for annua		е	Interest bonus in %			
BGN	EUR	BGN	EUR	BGN	EUR		BGN		EUR	
from 0 – 19 999.99	from 0 – 9 999.99	0.20	0.20	from 0 – 99 999.99	from 0 – 49	999.99	0.00		0.00	
over 20 000	over 10 000	0.40	0.40	over 100 000	over 50 (000	0.00		0.00	
Special accounts					BGN	USD	EUR	CHF	GBF	
Account under Art. 39	9 of the Law on the at	torneys			0.00	0.00	0.00	-	-	
Special accounts unde	er Art. 24 of the Law o	n public execution o	fficers	Effective from 14.03.2017						
up to BGN 20,	000 / up to EUR 10,00	00			0.05	-	0.05	-	-	
from BGN 20,0	000 to BGN 50,000 / f	rom EUR 10,000 to	EUR 25,000		0.10	-	0.10	-	-	
from BGN 50,0	000 to BGN 100,000 /	from EUR 25,000 to	EUR 50,000		0.20	-	0.20	-	-	
over BGN 100	,000 / over EUR 50,00	0			0.30	-	0.30	-	-	
Customer accounts o	f insurance brokers ar	nd agents under Art.	155 of the Insurance	Code	0.00	0.00	0.00	-	-	
Condominium accour					0.01	-	0.01	-	-	
Special accounts und	Effective from 14.03.2017	0.20	0.10	0.20	-	-				
Accounts of enterpris		0.00	-	-	-	-				
Special accounts und	Effective from 14.03.2017	2.50	0.10	0.20	-	-				
	ccount according to Art. 23 of the Law on payment services and payment systems /safe					0.00	0.00			
	Art. 92 of the Law on investment intermed		l Instruments		0.00	0.00	0.00			
		iai y /								









II. Interest rates applied on deposit accounts

Appendix

Promotional term deposits

Suspended products for offering

Term deposits	BGN		EUR		USD		G	BP	CHF		
	Annual nominal interest rate	Annual effective interest rate									
For individuals									Effectiv	ve from 01.11.2019	
1 month	0.0300	0.0300	0.0300	0.0300	0.0500	0.0500	0.0300	0.0300	0.0300	0.0300	
3 months	0.0500	0.0500	0.0500	0.0500	0.1000	0.1000	0.0500	0.0500	0.0500	0.0500	
6 months	0.1500	0.1501	0.1500	0.1501	0.2000	0.2001	0.1500	0.1501	0.1500	0.1501	
12 months	0.3000	0.3000	0.3000	0.3000	0.5000	0.5000	0.3000	0.3000	0.3000	0.3000	
18 months	0.3500	-	0.3500	-	0.6000	-	0.3500	-			
24 months	0.4000	-	0.4000	-	0.7000	-	0.4000	-			
36 months	0.5000	-	0.5000	-	0.9000	-	0.5000	-		-	
For business clie	nts								Effectiv	ve from 01.11.2019	
1 month	0.0300	0.0300	0.0300	0.0300	0.0500	0.0500	0.0300	0.0300	0.0300	0.0300	
3 months	0.0500	0.0500	0.0500	0.0500	0.1000	0.1000	0.0500	0.0500	0.0500	0.0500	
6 months	0.1500	0.1501	0.1500	0.1501	0.2000	0.2001	0.1500	0.1501	0.1500	0.1501	
12 months	0.3000	0.3000	0.3000	0.3000	0.5000	0.5000	0.3000	0.3000	0.3000	0.3000	
18 months	0.3500	-	0.3500	-	0.6000	-	0.3500	-			
24 months	0.4000	-	0.4000	-	0.7000	-	0.4000	-			
36 months	0.5000	-	0.5000	-	0.9000	-	0.5000	-			
Term deposit for	r 60 months for	individuals	For individ	uals	Effe	ctive from 01.11.20	19 For busines	s clients	Effecti	ve from 01.11.2019	
Annual period				BGN		EUR		BGN		EUR	
First 12-month pe	riod			0.30%		0.30%		0.30%		0.30%	
Second 12-month period			0.40%		0.40%		0.40%		0.40%		
Third 12-month pe	eriod			0.50%		0.50%		0.50%		0.50%	
Forth 12-month p	eriod			0.50%		0.50%		0.50%		0.50%	
Fifth 12-month pe	eriod			0.50%		0.50%		0.50%		0.50%	







Interests on credit products

Appendix

Promotional term deposits

Suspended products for offering

Deposit "Fre	e deposit +" for business clients	Effective from 30.10.2018
Period	Annual nominal interest rate	Currency
1-month	0.25%	BGN
1-month	0.25%	EUR

"Active mana	gement" deposit	Effective from 01.11.2019
Period	Annual nominal interest rate	Currency
9-months	0.30%	BGN
9-months	0.30%	EUR
18-months	0.40%	BGN
18-months	0.40%	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.

For monthly credits on the current account:			al interes [.]	t rate	Annual surplus		
Interest rates for	deposit	in	BGN	Effective	from	18.10.2018	
Up to BGN 500 0.35 0.00						00	
BGN 500.01 – BGN 1500			0.35 0.30			80	
Over BGN 1500	0.35 0.50			60			
Лихвени условия по gen	озит в EUF	२ валидні	u om 18.10.	2018 z.			
go 250.00 EUR	0.30%		0.00	0.00%			
om 250.01 EUR go 750.00 EUR			0.30% 0.30%)%		
над 750.00 EUR			0.30%		0.50%		

Notes:

- 1. 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-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.
- 2. 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.







IV. Electronic deposits "My deposit"

Interests on accounts		<i>·</i> ·					
	Interest rates applied for indivi	Interest rates applied for individuals					
		BGI	N	EUR			
nterests on credit products		at balance up to 19999.99 BGN	at balance of 20000 BGN	at balance up to 9999.99 EUR	at balance of 10000 EUR		
	6 months	0.65	0.65	0.65	0.65		
Appendix	12 months	0.85	0.85	0.85	0.85		
	Note:						
Promotional term deposits	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- feasance of the condition for providing/ maintaining the minimum amount of availability.						
Suspended products for offering							

V. Interest rates applied on guarantee deposits

Mastercard and VISA credit cards

The 6-months interest rate for the respective currency

VI. 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.

VII. 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.







nterests on accounts	VIII. Interest rates applied on saving accounts						
		Effective from	Annual nominal interest rate				
	Children saving account (for individuals under full legal age)	01.11.2019	0.30% in BGN, USD, EUR and GBP, increased every year by 0.20%				
nterests on credit products	Children saving account to "Smart Lady" program (for individuals under full legal age, whose legal representative use the "Smart Lady" program)	01.11.2019	0.30% in BGN, EUR, increasing every year by $0.25%$ on an annual basis				
Appendix	Saving account for teenagers "Smart teen" (for individuals from 14 to 18 years of age)	01.11.2019	0.30% in BGN, increasing every year by 0.20% on an annual basis				
	Note:						
Promotional term deposits	Children saving account to "Smart Lady" program and Saving account for teenagers holder.	"Smart teen" acc	cumulates interest till completion of full legal age of the account				
Suspended products for offering							

IX. Interest rates applied on promotional deposits

In accordance with promotional term deposits Appendix

X. Suspended products for offering

In accordance with suspended products for offering Appendix





Interests on credit products

Appendix

Promotional term deposits

Suspended products for offering

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

A. Interest rates applied fo	r clients in Federal Republic of Germany			
Interest rates applied for in	dividuals			
Name	Period	Curency	Annual nominal interest rate	Effective from
FIB011	Without fixed term	EUR	0.65%	22.08.2019
FIB014	12 months	EUR	0.90%	10.10.2019
FIB015	36 months	EUR	0.75%	21.06.2019
FIB016*	60 months	EUR	0.75%	21.06.2019
FIB017	24 months	EUR	1.00%	10.10.2019
Interest rates applied for b	usiness clients			
FIB018	12 months	EUR	0.55%	21.06.2019
FIB019	24 months	EUR	0.65%	21.06.2019

Notes:

- 1. ***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.
- 2. Offering of the product FIB005 12-months deposit in BGN suspended as of 03.01.2018.
- 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.

Offering of the following products suspended as of 21.06.2019:
 - FIB007 - 12-months deposit in EUR; FIB008 - 24-months deposit in EUR.

Interest rates applied for	individuals			
Name	Period	Curency	Annual nominal interest rate	Effective from
FIB009	12 months	EUR	0.90%	10.10.2019
FIB010	24 months	EUR	1.00%	10.10.2019
FIB012	Without fixed term	EUR	0.65%	22.08.2019







I. Interest rates applied on loans

	A. For loans (debit balances) of business clients	
	Loans in local and foreign currency	by arrangement
Interests on credit products	Approved overdraft in local and foreign currency	by arrangement
Appendix	Unapproved overdraft in local currency	for each day overdue 1/360 of the basic interest rate (BIR) plus 0.1% surplus
Аррениіх	Unapproved overdraft in foreign currency	35% annually
Promotional term deposits	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	
Suspended products for	Loans in local and foreign currency	by arrangement
offering	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 methods 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 of the clients at paper in the Bank's offices. Reference interest rates are updated at regular intervals and published at www.fibank.bg.







Interests on credit products

Appendix

Promotional term deposits

Suspended products for offering

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

A1. International business credit cards	Payment via POS with merchants				Cash withdrawal and other operations				
with grace period	BIR _{cc}		Surplus	Total		BIR _{cc}	Surplus		Total
BGN									
VISA Classic & Mastercard Silver	7.73%		10.91%	18.64%		7.73%	12.91%		20.64%
VISA/Mastercard Gold	7.73%		7.91%	15.64%		7.73%	9.91%		17.64%
EUR									
VISA Classic & Mastercard Silver	7.72%		10.92%	18.64%		7.72%	12.92%		20.64%
VISA/Mastercard Gold	7.72%		7.92%	15.64%		7.72%	9.92%		17.64%
USD									
VISA Classic & Mastercard Silver	8.06%		10.34%	18.40%		8.06%	12.34		20.40%
VISA/Mastercard Gold	8.06%		7.34%	15.40%		8.06%	9.34		17.40%
A2. International business credit cards		1	Applicable for	all debit balanc	es regardl	ess of the type	of transaction	l	
without a minimum monthly installment	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Tota
		BGN			EUR			USD	
VISA Classic & Mastercard Silver	7.73%	9.91%	17.64%	7.72%	9.92%	17.64%	8.06%	9.34%	17.40
VISA/Mastercard Gold	7.73%	9.91%	17.64%	7.72%	9.92%	17.64%	8.06%	9.34%	17.40
Unapproved overdraft on international busine	ess credit cards	accounts	Interest rate	as per Item A1	or Item A2	plus additional	penalty interest	at the rate	of 20 poir
Overdue installments on international busine	ss credit cards	accounts					nount of 1/12th tional business		







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Appendix

Promotional term deposits

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 interest			
Unapproved overdrafts in local currency	36%			
Unapproved overdrafts in foreign currency	35%			
B1. Approved overdrafts on international Mastercard/VISA credit cards acco	unts with grace period	BIR _{cc}	Surplus	Tota
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	Payme	ent via POS with mer	chants	Cash withdrawal and other operations			
with chip	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total	
BGN							
Classic / Standard	7.73%	10.91%	18.64%	7.73%	12.71%	20.44%	
Gold	7.73%	10.91%	18.64%	7.73%	12.71%	20.44%	
Platinum	7.73%	10.91%	18.64%	7.73%	12.71%	20.44%	
World Elite Mastercard	7.73%	10.91%	18.64%	7.73%	12.71%	20.44%	
EUR							
Classic / Standard	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%	
Gold	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%	
Platinum	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%	
World Elite Mastercard	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%	
USD							
Classic / Standard	8.06%	10.34%	18.40%	8.06%	12.34%	20.40%	
Gold	8.06%	10.34%	18.40%	8.06%	12.34%	20.40%	
Platinum	8.06%	10.34%	18.40%	8.06%	12.34%	20.40%	
World Elite Mastercard	8.06%	10.34%	18.40%	8.06%	12.34%	20.40%	

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Interests on accounts	B2. International revolving credit cards Payment via POS with mercha			hants	Cash withdrawal and other operations			
	with chip	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total	
	GBP							
Interests on credit products	Classic / Standard	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%	
	Gold	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%	
Appendix	Platinum	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%	
	Penalty interest rates						Effective from 01.07.2019	
Promotional term deposits	Unapproved overdrafts in national currency o with guarantee deposit	on international cred	lit cards accounts	Interest rate as pe 10.00% points	er Item B1 plus addi	tional penalty interest	at the rate of	
Suspended products for	Unapproved overdrafts in EUR on internation with guarantee deposit	approved overdrafts in EUR on international credit cards accounts h guarantee deposit			Interest rate as per Item B1 plus additional penalty interest at the rate of 10.00% points			
offering	Unapproved overdrafts in other foreign curre with guarantee deposit	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 credi	it cards with minimu	ım balance	The interest on Part Two, Item II, "B" for unapproved overdraft				
	Unapproved overdrafts in national currency o chip credit cards accounts	on international revo	lving	Interest rate as per Item B2 plus additional penalty interest at the rate of 10.00% points				
	Unapproved overdrafts in EUR on internation	nal revolving chip cre	edit cards accounts	Interest rate as per Item B2 plus additional penalty interest at the rate of 10.00% points				
	Unapproved overdrafts in USD on internation	nal revolving chip cre	edit cards accounts	Interest rate as per Item B2 plus additional penalty interest at the rate of 10.00% points				
	Unapproved overdrafts in GBP on internation	nal revolving chip cre	edit cards accounts	Interest rate as pe points	r Item B2 plus additio	onal penalty interest at	the rate of 10.00%	
	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 card 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.





Promotional term deposits



Interests on accounts

Interests on credit products

Appendix

Promotional term deposits

Suspended products for offering

Deposit "Free deposit	" Effective from 01.11.2019	9	For individuals		F	or business clien	ts
12-month deposit with 1	12 interest periods (according to the table)			Annual nomina	al interest rates		
Term/Period		BGN	EUR	USD	BGN	EUR	УСД
For 1-st month		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
For 2-nd month		0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
For 3-th month		0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
For 4-th month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
For 5-th month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
For 6-th month		0.20%	0.20%	0.10%	0.20%	0.20%	0.10%
For 7-th month		0.20%	0.20%	0.10%	0.20%	0.20%	0.10%
For 8-th month		0.20%	0.20%	0.10%	0.20%	0.20%	0.10%
For 9-th month		0.20%	0.20%	0.15%	0.20%	0.20%	0.15%
For 10-th month		0.30%	0.30%	0.15%	0.30%	0.30%	0.15%
For 11-th month		0.50%	0.50%	0.40%	0.50%	0.50%	0.40%
For 12-th month		0.90%	0.90%	0.50%	0.90%	0.90%	0.50%

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.





RON 0.0000

0.0000

0.01% for Maestro



Interests on accounts	Current accounts, deposits and saving contracts.	accounts from this section	on are suspended from offering.	Interest	rates menti	oned are o	nly for alre	ady signed	d
	Current accounts				Ann	ual nomina	al interest r	ates	
Interests on credit products				BGN	USD	EUR	CHF	GBP	RON
	Current accounts		Effective from 18.06.2014	-	-	-	-	-	0.000
Appendix	On-line Current account /Joint saving acco	loint saving account Effective from 18.06.2014			0.0100	0.0100	0.0000	0.0100	0.000
	Current account with minimum balance for individuals 12 mon			0.0100	0.0100	0.0100	-	-	-
		Effective from 16.01.2015	24 months	0.0100	0.0100	0.0100	-	-	-
Promotional term deposits	Free current account for individuals		with 12 interest accrual periods	0.0100	0.0100	0.0100	-	-	-
		Effective from 16.01.2015	with 24 interest accrual periods	0.0100	0.0100	0.0100			
Suspended products for offering		"Salary" account Effective from 19.09.2016					t account" from 19.09.201		
	Credit turnovers for the month – BGN	Exceeding BGN 750 ir	ncl. Less than BGN 750 incl.	Exc	ceeding BGN	1 500 incl.	Less t	han BGN 1	500 incl.
	Annual interest rate	HIGH	LOW	HIGH		LOW			
		0.01% for Visa Electro	on 0.01% for Visa Electron		0.01%	6	0.01	% for Visa I	Electron

0.01% 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	001 - 200 000 200 001 - 300 000		
Annual interest rate	0.05%	0.10%	0.15%	0.20%	0.30%	
Interest rates applied on short-term	n deposits for individual	s and business clients			Effective from 01.11.2016.	
	n deposits for individual	s and business clients	48 hours	7 days	Effective from 01.11.2016. 14 days	

0.01% for Maestro

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 minus 0.10%.





Suspended products for offering



Interests on accounts

Interests on credit products

	3 – month "Sweet" deposit for individuals & business clients	Effective from 12.05.2015	"Sweet" term deposit in USD for individuals & business clients		Effective from 12.05.20		
_	Term/Period	3 months	Term/Period	1 month	3 months	6 months	12 months
- 1	BGN	0.00%	USD	0.00%	0.00%	0.00%	0.00%
	EUR	0.00%					

Appendix

Suspended products for offering

Interest rates applied for individuals and business clients Effective from 19.09.201						
10 months term deposit	months term deposit Annual nominal intere					
Periods	BGN	EUR				
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" for individuals & business clients	I	Effective from 19.09.2016	Note:
Term	Annual nominal interest rate		Interest rates mentioned above are in force in case that a minimum required
_	BGN	EUR	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
3-months	0.01%	0.01%	should accumulate at interest on maturity day at the rate of 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%.



Suspended products for offering



Interests on accounts	"Portfolio" combined deposit	"Premium"		"Balance"			
		Money deposit	Mutual funds' s	shares	Money deposit	Mutual funds' shares	
	Components ratio	70%	30%		30%	70%	
Interests on credit products	Offered funds	Fibank Avangard or FFBH Vostok		Fibank Classic o	r Fibank Guarantor		
Appendix	Interest rates applied on "Portfolio" de	-	usiness clients Effection	ve from 13.12.2016 Currency	Note: In case of renewal of the	e deposit, interest rates of	
		2	0.80	BGN	1-month term deposit are applied. Investments in funds' shares are not guaranteed by a guaranteet		
Promotional term deposits	"Portfolio" combined deposit	9-months	9-months 0.80 EUR		established by the state, or by other type of guarantee.		
Suspended products for offering	"Forex Plus" deposit Interest rates appl	ied for individuals and busi	ness clients Effecti	ve from 02.01.2018	Note:		

Forex Plus" deposit Interest rates	Effective from 02.01.2018		
Period		6-months	12-months
	BGN	0.00	0.00
Annual nominal interest rate	EUR	0.00	0.00

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 01.11.201							
		Annual nominal	interest rate				
Period	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	0.15	0.15	0.15	0.15			
12 -months	0.30	0.30	0.30	0.30			

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- feasance of the condition for providing/ maintaining the minimum amount of availability.

Promotional deposit "25 years Fibank" Interest rates applied for individuals and business clients Effective from 01.11.2019							
Period		6-months	12-months	24-months			
	BGN	0.15	0.30	0.40			
Annual nominal interest rate	EUR	0.15	0.30	0.40			

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-feasance of the condition for providing/ maintaining the minimum amount of availability.







Interests on credit products

Appendix

Promotional term deposits

Suspended products for offering

Deposit Tree depos							
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

Non term saving account	Effective from 19.09.2016					
Annual nominal interest rate						
BGN, EUR	USD, GBP					
0.01%, but not increased every year by 0.10%	0.01%, but not increased every year by 0.10%					

Deposit "Free deposit" - 24 months

"Navigator"	' saving	account
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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.





Suspended products for offering



Interests on accounts	Saving deposit with growing profitability "Union Club" Effective from 19.09.2016									
		Group BGN			Group EUR			Group USD		
Interests on credit products		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	0.01%,	0.01%	100 – 499	0.01%	0.01%	100 – 499	0.01%	0.01%
	Silver	1,000 – 2,999	0.01%	0.01%	500 - 1,499	0.01%	0.01%	500 - 1,499	0.01%	0.01%
Appendix	Gold	3,000 - 4,999	0.01%	0.01%	1,500 – 2,499	0.01%	0.01%	1,500 – 2,499	0.01%	0.01%
	Platinum	5,000 – 9,999	0.01%	0.01%	2,500 – 4,999	0.01%	0.01%	2,500 – 4,999	0.01%	0.01%
Promotional term deposits	"Union Club"	Over 10,000	0.01%	0.01%	Over 5,000	0.01%	0.01%	Over 5,000	0.01%	0.01%

Suspended products for offering

		Annual nominal interest rate			
Children saving account "Sbudnata mechta"	Effective from 01.11.2019	0.30%, increased every year by 0.20%			
Children saving account "Union Budeshte" Effective from 01.11.2019		0.30%, 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 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.

