

Fee Information Document



Name of the account provider: First Investment Bank

Account name: Current account for the students and doctoral- candidates

program, approved to receive a loan granted under the

Student and Doctoral Candidate Loans Act

Date: 13.04.2023

- This document informs you about the fees for using the main services linked to the payment account.
 It will help you to compare these fees with those of other accounts.
- The present document contains the most representative services linked to a payment account. Fees
 may also apply for using services linked to the account which are not listed here. Full information is
 available in the Tariff of Fees and Commissions and in the Interest Rates applied by First Investment
 Bank on bank accounts in local and foreign currency.
- A glossary of the terms used in this document is available free of charge.

Service	Fee				
General account services					
Opening	at branch		free of charge		
	through electronic banking [My Fibank]	service not available			
Maintaining	valid for the term of the loan granted under the Student and Doctoral-Candidate Loans Act Total annual fee	monthly	free of charge		
	valid for the term of the loan granted under the Student and Doctoral-Candidate Loans Act		free of charge		
Closing	at branch		free of charge		
	through electronic banking [My Fibank]	serv	ice not available		
Payments (excluding cards)					
Credit transfer in	BISERA up to BGN 100 000:				
local currency to an	at branch		BGN 6.00		
account held with	through electronic banking [My Fibank]		BGN 1.00		
another PSP	BISERA – Instant Payments Blink up to BGN 30 000 (at accessibility of the Beneficiary's PSP)				
	at branch		BGN 7.00		
	through electronic banking [My Fibank] Blink P2P by mobile number		BGN 1.00		
	through mobile banking [My Fibank] RINGS (required for amounts equal to or above BGN 100 000):		BGN 1.00		
	at branch		BGN 22.00		
	through electronic banking [My Fibank]		BGN 12.00		

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		through electronic banking [My Fibank]			
		from and to accounts of one and the same client			

an account held	at branch	BGN 4.00				
with the same PSP	through electronic banking [My Fibank]	free of charge				
Incoming credit	in EUR from EEA	free of charge				
transfer in foreign currency	outside EEA, regardless the currency, or within EEA					
	in currency different from EUR					
	up to 100.00 EUR	free of charge				
	above 100.00 EUR	0.10%, min. EUR 10.00, max. EUR 150.00				
Cards and cash w	Cards and cash withdrawal					
Maintenance of						
debit card in local	debit card [Visa Debit]	free of charge				
currency Maintenance of						
credit card in local		service not available				
currency						
Cash withdrawal at		free of charge				
branch of Fibank		nee of charge				
Cash withdrawal at	dabit and Mina Dabiti	BGN 5.00 + 1.00% from				
POS terminal in branch of Fibank	debit card [Visa Debit]	the amount				
Cash withdrawal at						
POS terminal of	11.7 INC D 170	BGN 6.00 + 1.00% from				
another PSP in	debit card [Visa Debit]	the amount				
Bulgaria						
Cash withdrawal	debit card [Visa Debit]	0.15%, min. BGN 0.30				
from Fibank's ATM Cash withdrawal		,				
from another PSP's	debit card [Visa Debit]	0.20%, min. BGN 1.50				
ATM in Bulgaria	dosit dara [vida Bosit]	0.2070, Hill. DOIY 1.00				
Cash withdrawal	debit card [Visa Debit]					
from another PSP's	within EEA	0.20%, min. BGN 1.50				
ATM abroad	outside EEA	1.00%, min. BGN 7.00				
Payment at POS	in Bulgaria	free of charge				
terminal with debit	within EEA	free of charge				
card	outside EEA	free of charge				
Payment of services at ATM	debit card [Visa Debit]	free of charge				
Payment with credit card		service not available				
Balance check up	of Fibank	BGN 0.50				
with debit card at	in Bulgaria or within EEA	BGN 1.00				
ATM	outside EEA	BGN 2.00				
Overdraft and rela	ated services					
		service not available				