

DEPOSIT TERMS AND CONDITIONS

Name	Deposit "For Me".
Account Holder	Natural person having reached the age of 18, corporation or other legal entity.
Deposit type	Without automatic renewal.
Interest rate	According to the Interest Rate Bulletin.
Term	3 ,6, 12 months
Currency	BGN, EUR, USD, GBP, CHF.
Minimum balance to open	Not required
Minimum balance to maintain	Not required
Depositing additional amounts	Allowed at any time – from the deposit servicing account.
Maximum amount of the deposit	No limit
Accrual of interest	Interest is accrued daily on the deposit account balance for the day.
Payment of interest and closing	On the maturity date, the interest and principal are paid to a current account kept in the name of the Account Holder (deposit servicing account). The due interest income tax is deducted and the deposit account is closed.
Early termination	The Account Holder is entitled to early termination at any time during the term of the deposit, as in these cases the Account Holder owes a default in the amount of the accrued interest for the period from the opening of the deposit till the transfer (the transfer from the deposit to the current account).
Fees and commissions	According to the GTCPS and the Tariff.
Other conditions	The Deposit Account is connected to the current account in the name of the Account Holder (deposit servicing account) as all operations from and to the deposit account can be performed only through the deposit servicing account. No joint accounts can be opened.

The present deposit is offered as of 01/11/2021

Name	Deposit „Tradition“
Account Holder	Legally capable natural person
Deposit type	Term deposit with automatic renewal and interest capitalization.
Interest rate	According to the Interest Rate Bulletin.
Term	12, 24 months
Currency	BGN, EUR, USD.
Minimum balance to maintain	5 000 BGN / 2 500 EUR/ 2 500 USD Shall be provided not later than 7 calendar days from the day of opening the deposit account or from the automatic renewal of the deposit.
Maximum amount of the deposit	No limit
Depositing additional amounts	Not later than the first 7 calendar days, from the opening of the deposit account, respectively from the renewal of the deposit.
Accrual of interest	Interest is accrued daily on the deposit account balance.
Payment of interest	On the maturity date, the interest is paid to the deposit account, the due interest income tax, according to the current legislation, is deducted.
Disposal of funds	Disposing of funds before the maturity date leads to early termination of the deposit.
Early termination	The Account Holder has the right to early termination at any time of the term of the deposit, without notice, in which case the Bank does not owe the Account Holder payment of the interest on the deposit account balance, from the date of opening the Deposit Account to the date on which disposal was made. In case of partial disposal of the funds before maturity, the deposit is automatically renewed.
Automatic renewal	In case of automatic renewal of the deposit according to the contract for a new period of 12, 24 months, the condition of minimum balance to maintain and period for depositing - 7 calendar days are preserved, and the amount of the deposit is compounded with the applicable interest rate for this product at the date of renewal, according to the current Interest Rate Bulletin.
Interest rate in case of non-fulfillment of the terms of the deposit	According to the Interest Rate Bulletin.
Fees and commissions	According to the GTCPS and the Tariff.

The present deposit is offered as of 12/06/2024, change (a new term for opening the deposit is introduced – 12 months), as of 12/09/2024

Name	"Express" deposit (the conditions also apply to "Yes Deposit" contracts concluded until 02.08.2024)
Account Holder	Legally capable natural person registered for the electronic banking "My Fibank"
Deposit type	Term deposit with automatic renewal and interest capitalization.
Interest rate	According to the Interest Rate Bulletin.
Term	24 and 36 months
Currency	BGN, EUR, USD.
Minimum balance to maintain	5 000 BGN / 2 500 EUR/ 2 500 USD Shall be provided not later than 7 calendar days from the day of opening the deposit account or from the automatic renewal of the deposit.
Maximum amount of the deposit	No limit
Specific features when opening the deposit	Deposit funds are provided by transfer from an account in another bank.
Depositing additional amounts	Not later than the first 7 calendar days, from the opening of the deposit account, respectively from the renewal of the deposit.
Accrual of interest	Interest is accrued daily on the deposit account balance.
Payment of interest	On the maturity date, the interest is paid to the deposit account, as the due interest income tax, according to the current legislation, is deducted.
Disposal of funds	Disposing of funds before the maturity date leads to early termination of the deposit.
Early termination	The Account Holder has the right to early termination at any time of the term of the deposit, without notice, in which case the Bank does not owe the Account Holder payment of the interest on the deposit account balance, from the date of opening the Deposit Account to the date on which disposal was made. In case of partial disposal of the funds before maturity, the deposit is automatically renewed.
Automatic renewal	In case of automatic renewal of the deposit according to the contract for a new period of 24 or 36 months, the condition of minimum balance to maintain and period for depositing - 7 calendar days are preserved, and the amount of the deposit is compounded with the applicable interest rate for this product at the date of renewal, according to the current Interest Rate Bulletin.

Interest rate in case of non-fulfillment of the terms of the deposit	According to the Interest Rate Bulletin.
Other terms	The deposit is opened through the electronic banking, incl. the "My Fibank" mobile application. For Individuals not registered in the electronic banking "My Fibank", the opening of the deposit is carried out after registration through the "My Fibank" mobile application with confirmation by a third party qualified trust service provider according to the General Terms and Conditions for "My Fibank" electronic banking.
Fees and commissions	According to the GTCPS and the Tariff.

The present deposit is offered as of 27/06/2024, change in the name, effective from 02/08/2024.

Name	Deposit "Opportunity"
Account Holder	Legally capable natural person
Deposit type	24-month term deposit with increasing interest and automatic renewal
Interest rate	Interest increases every 6 months according to the Interest Rate Bulletin.
Term	24 months.
Currency	BGN, EUR, USD.
Minimum balance to maintain	5 000 BGN / 2 500 EUR/ 2 500 USD Shall be provided not later than 7 calendar days from the day of opening the deposit account or from the automatic renewal of the deposit.
Maximum amount of the deposit	No limit
Depositing additional amounts	Not later than the first 7 calendar days, from the opening of the deposit account, respectively from the renewal of the deposit.
Accrual of interest	Interest is accrued daily on the deposit account balance
Payment of interest	Every 6 months of the deposit period. Interest shall be paid into the Deposit Account (without capitalisation) or into any other account of the Depositor's choice, as the due interest income tax, according to the current legislation, is deducted.
Disposal of funds	Disposing of funds shall be permitted on the last day of each six-month deposit period, provided that if the balance remaining after disposition exceeds the Minimum Balance, the deposit period shall continue and the terms of the deposit shall not be breached. Disposing of funds prior to the maturity date and on a date other than the last day of each six-month period leads to early termination of the deposit.
Early termination	The Account Holder has the right to early termination at any time of the term of the deposit, without prior notice, in accordance with the concluded agreement and the GTCPS, in which case the Bank shall not owe the Holder any interest accrued on the amount of the deposit from the start date of the relevant six (6) month interest period until the time when the termination occurred. Upon partial disposition of the funds prior to maturity, and on a date other than the last day of each six-month period, the deposit shall automatically renew.
Automatic renewal	In case of automatic renewal of the deposit according to the contract for a new period of 24, the condition of minimum balance to maintain and period for depositing - 7 calendar days are preserved, and the amount of the deposit is compounded with the applicable interest rate for this product at the date of renewal, according to the current Interest Rate Bulletin.

Interest rate in case of non-fulfillment of the terms of the deposit	According to the Interest Rate Bulletin
Fees and commissions	According to the GTCPS and the Tariff.

The present deposit is offered as of 18/10/2024.