

DEPOSITOR INFORMATION TEMPLATE

Basic information about the protection of deposits

Deposits in First Investment Bank AD are protected by:	The Bulgarian Deposit Insurance Fund (BDIF)
Limit of protection:	BGN 196 000 per depositor per bank
If you have more deposits at the same bank:	All your deposits at the same bank are 'aggregated' and the total is subject to the limit of BGN 196 000. ¹
If you have a joint account with other person(s):	The limit of BGN 196 000 applies to each depositor separately. ²
Reimbursement period of guaranteed amounts in case of failure of the bank:	7 working days ³
Currency of reimbursement of guaranteed amounts:	The currency of reimbursement of guaranteed deposit amounts is the Bulgarian lev.
Contact:	The Bulgarian Deposit Insurance Fund (BDIF) Address: 1606 Sofia; 27 Vladayska Str.; Phone: 02 953 1217; Fax: 02 952 1100; E-mail: contact@dif.bg ; URL: http://dif.bg
For more information:	www.dif.bg

Acknowledgement of receipt by the depositor:
(date and signature)

¹ If a deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by the BDIF. This repayment covers at maximum BGN 196 000 per bank. This means that all deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with BGN 180 000 and a current account with BGN 40 000, he or she will only be repaid BGN 196 000.

² In case of joint accounts, the limit of BGN 196 000 applies to each depositor separately. More information can be obtained from the website of BDIF: www.dif.bg.

³ Reimbursement of guaranteed amounts

The responsible Deposit Guarantee Scheme is:

The Bulgarian Deposit Insurance Fund (BDIF)

BDIF will repay your deposits (up to BGN 196,000) within seven working days at the latest, from the date of the issue of the act under Article 20, paragraph 1 of the Law on Bank Deposit Guarantee.