

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

<b>Section Two: Debit Interest Rates Applied on Loans and Overdrafts (Interests on Debit Balance)</b>
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<b>II. Interest rates on loans and overdrafts on bank card accounts</b>
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<b>B. FOR DEBIT BALANCES ON BANK CARD ACCOUNTS OF INDIVIDUALS</b>
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<b>Penalty interest rates</b>	<b>Effective from 01.07.2024</b>
Unapproved overdrafts in national currency on international credit cards accounts with guarantee deposit	Interest rate as per Item B1 plus additional penalty interest at the rate of <b>13.63%</b> points
Unapproved overdrafts in EUR on international credit cards accounts with guarantee deposit	Interest rate as per Item B1 plus additional penalty interest at the rate of <b>13.63%</b> points
Unapproved overdrafts in other foreign currency on international credit cards accounts with guarantee deposit	Interest rate as per Item B1 plus additional penalty interest at the rate of <b>13.63%</b> points (for USD), <b>13.63%</b> points (for GBP) and <b>13.63%</b> points (for CHF)
Unapproved overdrafts on international credit cards with minimum balance	The interest on Part Two, Item II, "B" for unapproved overdraft
Unapproved overdrafts in national currency on international revolving chip credit cards accounts	Interest rate as per Item B2 plus additional penalty interest at the rate of <b>13.63%</b> points
Unapproved overdrafts in EUR on international revolving chip credit cards accounts	Interest rate as per Item B2 plus additional penalty interest at the rate of <b>13.63%</b> points
Unapproved overdrafts in USD on international revolving chip credit cards accounts	Interest rate as per Item B2 plus additional penalty interest at the rate of <b>13.63%</b> points
Unapproved overdrafts in GBP on international revolving chip credit cards accounts	Interest rate as per Item B2 plus additional penalty interest at the rate of <b>13.63%</b> points
Overdue installment on international revolving chip credit cards accounts	Interest rate as per Item B2 plus 1/12th part of the additional penalty interest applicable for unapproved overdraft on international revolving chip credit cards accounts per month for the respective currency