

Chapter One. Individuals, Section VI. Lending, Art.2 Loans not secured with mortgage

1.	For application at Fibank's premises	BGN 25
1.1.	For online application	free of charge
1.2.	For loans with cash collateral	BGN 30
2.	Commitment fee (for contracts concluded until 14.11.2016)	2%
3.	Prepayment fee on consumer loan agreement under the meaning of the Law on Consumer Loan	free of charge

Забележки:

1. The fee under Art.1, Item.1.3. is due up to the first loan installment date, the latest. The fee under Art.1, Item 2.2 is due up to the 28th day of the calendar month, in which the overdraft is granted, the latest. If the overdraft is granted on the 29th, 30th or 31st day of the month, the fee is due up to the 28th day of the month following, the month in which the overdraft is granted.

2. The commitment fee under Art. 1, Item 1.4. and Art. 2, Item 2. 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.

...

4. The renegotiation application fee under Art. 1, Items 1.5, 2.4 shall not be collected in case of changing of loan insurer to "FiHealth" AD. In the event of renegotiation of a loan, renegotiation fee under Art. 1, Item 1.6, Item 2.5 shall be paid on the amount of the unpaid principal. The renegotiation commission under Art. 1 shall not be collected in case of changing of servicing account, maturity date and changing of loan insurer to "FiHealth" AD.