



Dear Customers,

Here the notifications about the planned changes in the Tariff and General Terms and Conditions of First Investment Bank AD /Fibank, the Bank/ are published. The notices also contain the full version of the documents - the new General Terms and Conditions or the relevant part of the Tariff in a form that allows you to download and store them indefinitely, as well as to print them for documentation purposes, future reference and unchanged reproduction. First Investment Bank AD provides information about the envisaged changes by sending the notifications and the changed documents to the consumers individually by electronic means or by post. In addition, the Bank provides them to each customer using the electronic banking "My Fibank" (in the "Notifications" section), where they can also be downloaded, stored, printed. You can get them in paper form at any of the bank offices. Fibank provides the notices in an accessible format for consumers with disabilities in accordance with current legislation and European Union law on the harmonisation of accessibility requirements for products and services.

In case the changes concern payment services, if the consumer does not agree with them, he/she shall have the right, after repaying his/her obligations to the Bank, if any, to terminate the contract without notice and without being liable for any compensation or penalty in connection therewith, before the date on which the changes are proposed to take effect. More information about the changes, your rights and the terms and conditions are contained in the Terms and Conditions and Agreement applicable to the relevant Banking Service.

First Investment Bank AD, in the service of its customers, strives to provide in a clear and easily accessible way all the necessary information and to facilitate you in the choice and use of the appropriate product for your needs.

Be informed consumers.