

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

Section Two: Debit Interest Rates Applied on Loans and Overdrafts (Interests on Debit Balance)

II. Interest rates on loans and overdrafts on bank card accounts

B. FOR DEBIT BALANCES ON BANK CARD ACCOUNTS OF INDIVIDUALS

Penalty interest rates	Effective from 01.01.2024
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 13.79% 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 13.79% 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 13.79% points (for USD), 13.79% points (for GBP) and 13.79% 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 13.79% 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 13.79% 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 13.79% 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 13.79% 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