

Section I. BANK ACCOUNTS

Art. 1	Opening of bank accounts	At office	Through MyFibank
	...		
2.	Набирателни, ликвидационни, особени сметки	BGN 25	not supported
	...		

Section IV. TRANSFERS

A. IN LOCAL CURRENCY			
Art. 1	Internal Transfers	At office	Through MyFibank
1.	For transfer from account in BGN	BGN 5.00	BGN 0.60
1.1.	For transfer from account in EUR	BGN 5.00	BGN 1.20
1.2.	For transfer from account in foreign currency, different from EUR	BGN 6.00	BGN 3.00
2.	From and to accounts of one and the same client of Fibank	BGN 4.50	free of charge
	...		
Чл. 2	Interbank Transfers		
1.	When the orderer holds an account with Fibank through:		
1.1.	BISERA	BGN 7.00	BGN 1.50
1.2.	BISERA – Instant Payments Blink up to BGN 30 000 (at accessibility of the Beneficiary’s Payment Service Provider)	BGN 7.00	BGN 1.50
1.3.	RINGS	BGN 45.00	BGN 14.00
	...		

Чл. 3	Mass payment orders	At office	Through MyFibank
1.	Internal Transfers	BGN 0.30 plus BGN 5 (fee for file processing)	BGN 0.30
2.	Interbank Transfers	BGN 1.20 plus BGN 5 (fee for file processing)	BGN 1.20
3.	via RINGS	BGN 14.00 , plus BGN 5 (fee for file processing)	BGN 14.00

B. IN FOREIGN CURRENCY			
Art. 3	Credit Transfers	At office	Through MyFibank
	...		
2.	Outgoing transfers		
2.1.	in EUR within EEA	BGN 7.00	BGN 1.50
2.2.	express transfers in EUR within EEA at the client’s request	BGN 45.00	BGN 14.00
	...		

Section IX. LENDING

A. LENDING TO LARGE ENTERPRISES		
Art. 1	Loan application fee	
1.	For loans:	0.15%, min. BGN 200
1.1.	For "Cash" business loan	BGN 50
	...	
Art.5	Renegotiation	
	...	
1.1.	For "Cash" business loan	BGN 50
	...	
Art. 7	Establishment, modification and cancellation of collaterals	
1./new/	Preparation of documents for registration (initial or additional), for registration of renewal, for cancellation (full or partial) of a special pledge in the CRSP	BGN 50
2./new/	Entry by the bank (initial, additional or renewal) or cancellation (full or partial) of a specific pledge in the CRSP	BGN 150
3.	Obliteration of registered pledge	BGN 100

B. LENDING TO MEDIUM AND SMALL ENTERPRISES		
Art.8	Loan application fee	
1.	For loans:	0.15%, min. BGN 200
	...	
Art.9	Grant fee	
1.	for "Cash" business loan	0.5% once only
	...	
Art.11	Management fee	
	...	
4.	For "Cash" business loan (on the principal repayment balance or the amount of the overdraft, in the beginning of each consecutive year after expiry of the first year	0.5%
Art.12	Renegotiation	
1.	Renegotiation application fee	BGN 500
	...	
Art. 14	Establishment, modification and cancellation of collaterals	
1./нова/	Preparation of documents for registration (initial or additional), for registration of renewal, for cancellation (full or partial) of a special pledge in the CRSP	BGN 50
2./нова/	Entry by the bank (initial, additional or renewal) or cancellation (full or partial) of a specific pledge in the CRSP	BGN 150
3.	Obliteration of registered pledge	BGN 100

...

D. BANK GUARANTEES		
Art. 16	Bank guarantees	
1.	Issuance of bank guarantees	
1.1.	with cash collateral	0.35%, min. EUR 25 per quarter or part thereof
1.2.	with non-cash collateral	by arrangement, min. EUR 50
1.3.	Business bank guarantee	0.35%, min. EUR 25 per quarter or part thereof
1.4.	Express (within 24 hours) issuance of bank guarantees – additionally	EUR 50
	...	

Section XV. OTHER SERVICES

Art. 7	Issuing of certificates	
1.	For cumulative accounts	BGN 20
2.	For accounts of enterprising committees under the Election Code	BGN 20
	...	