

## **CAMPAIGN RULES FOR ISSUING PROMOTIONAL CREDIT CARDS FROM FIBANK**

### **1. CAMPAIGN**

1.1. The campaign is organized and conducted by First Investment Bank AD, UIC; 831094393, having its registered office and address of management in the city of Sofia, 111 P Tsarigradsko Shosse Blvd. (hereinafter referred to as "Fibank" or "the Bank")

1.2. The campaign is conducted in accordance with the terms of these Rules (hereinafter referred to as "the Rules")

### **2. DEFINITIONS**

For the purposes of these Rules, the following terms shall have the following meanings:

2.1. "CARD" – a valid credit card issued by Fibank - VISA PayWave classic, VISA gold, VISA platinum, Mastercard standard, Mastercard gold, Mastercard platinum, Mastercard Platinum First Lady.

2.2. "PARTICIPANT" is called a cardholder who owns a credit card issued by Fibank within the period 21.08.2024 - 31.12.2024.

### **3. CAMPAIGN RULES**

3.1. During the campaign period, participants who applied for and activated a credit card for the first 3 (three) reporting periods from the date of issue of the Card, shall pay a promotional interest rate of 0%, provided that they have successfully passed an individual criterion in the approval process, have paid the amount of the minimum repayment installment and have no overdue payments for more than 30 (thirty) days from the due date of each payment due to the Bank. In case of non-fulfilment of any of the conditions of the previous sentence, considered as non-fulfilment, the participant shall pay the agreed amount of annual interest according to the Agreement concluded.

In the event that by the due date specified in the Card Account Statement for the accounting period following the expiration of the first 3 (three) accounting periods from the date of issue of the Card, the participant does not repay his/her obligations up to the full amount of the debit balance (including such formed during the first 3 (three) reporting periods), the Bank will charge the agreed annual interest rate, in the amount, according to the Agreement.

An example of an informed choice: APR: 14.19% with a credit limit of BGN 3,000, term of 1 year. The amount has been fully absorbed at POS terminal device, with a fixed annual interest rate for the first three periods of 0% and a fixed annual interest rate of 17.90% for the remaining term, the total amount due shall be BGN 3407.23.

3.2. For the first year from the date of issue of the credit card, the Participant shall not pay a card maintenance fee.

3.3 For the second and for each subsequent year from the date of issue of the credit card and in accordance with the promotional terms announced by the Bank for the relevant product valid as of the date of application, the Participant will not pay a card maintenance fee, provided that during the relevant previous year, depending on the class of the credit card, the applicant has made transactions with the card in the total amount of:

- BGN 10,000 (ten thousand BGN) – for a VISA classic and Mastercard standard credit card;
- BGN 20,000 (twenty thousand BGN) – for a VISA gold and Mastercard gold credit card;
- BGN 30,000 (thirty thousand BGN) – for a VISA platinum, Mastercard platinum, Mastercard Platinum First Lady credit card.

Transaction turnovers shall not be considered transactions, if carried out through the service "Feeding a micro account" (the name is just an example) with a revolving credit card on portals such as, for example, without the list being exhaustive: [www.ePay.bg](http://www.ePay.bg), [www.skrill.com](http://www.skrill.com), etc., where transactions for the transfer of funds (including transfers of funds at ATM) are carried out, as well as all transactions that transfer funds without the transactions being processed as a purchase of goods or services at a merchant.

The promotional terms shall be valid as of the date of their publication on the Bank's website and shall be subject to change at Fibank's discretion. Changes to the promotional terms shall be announced by the Bank in advance, at least two months before the date from which they are scheduled to come into force, by announcing the promotional terms on the Bank's website at [www.fibank.bg](http://www.fibank.bg), as well as in each office of the Bank.

3.4. The rules have been drawn up in accordance with the requirements of Bulgarian legislation and will be published on Fibank's website at <https://www.fibank.bg>, where they will be available throughout the campaign period in a way that allows their storage and reproduction.

3.5. The applicable Bulgarian legislation shall apply to any matters not settled in these Rules.

#### **4. DURATION OF THE CAMPAIGN**

4.1. The campaign takes place within the period 21.08.2024 - 31.12.2024.

#### **5. RIGHT TO PARTICIPATION**

5.1. Each participant – a cardholder who meets the conditions under item 3.1. of these Rules shall have the right to participate in the campaign.

5.2. A participant must be a holder of a valid credit card issued by Fibank, who within the period under item 4.1 of the Campaign has applied for, received and activated a credit card issued by Fibank from those specified in item 2.1 of these Rules.

5.3. Persons over 18 years of age shall have the right to participate in the campaign.

5.4. The Bank shall have the right at its discretion and without a notice to exclude a participant from the campaign, including if he violates any of the rules of the campaign.

5.5. The campaign shall not apply to business credit cards, credit cards having a non-reducing balance and VISA Fibank-eMAG credit cards.

## **6. TERMINATION OF THE CAMPAIGN**

6.1. Fibank shall have the irrevocable right to terminate the campaign at any time, regardless of the reason. In these cases, no compensation shall be due to participants. Announcement of changes or termination of the campaign shall be made on the website of Fibank at [www.fibank.bg](http://www.fibank.bg).

## **7. DISPUTES**

8.1. All disputes arising between the Bank and the Participants in the Campaign will be settled by mutual agreement. In the event that such cannot be reached, the parties shall have the right to refer the dispute to the competent Bulgarian court in the city of Sofia under the laws of the Republic of Bulgaria.

8.2. Disputes or complaints by Participants in connection with the conduct of the campaign that arise during the Campaign term may be sent in writing or by e-mail to the address specified in these Rules. Participants must submit complaints within 3 days of the end date of the campaign. After this date, disputes or complaints will not be considered.

8.3. These Rules are binding on all participants in the Campaign and the decisions of the Organizer shall be final on all matters related to the campaign.

## **9. PERSONAL DATA**

9.1. Fibank is a controller of personal data and processes personal data in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27.04.2016 ("General Data Protection Regulation"). Detailed information on the purposes and legal basis for the processing of personal data; the categories of recipients of personal data; the period for which the personal data will be stored; the rights of data subjects in relation to the processing of their personal data by the Bank, as well as information on the manner in which they can be exercised; contact details of the data protection officer and any other information that the General Data Protection Regulation requires to be provided to subjects is contained on Fibank's website at [www.fibank.bg](http://www.fibank.bg), as well as on paper in each office of the Bank.