



**Name of the account provider:** First Investment Bank

**Account name:** Current account for the students and doctoral- candidates program, approved to receive a loan granted under the Student and Doctoral Candidate Loans Act

**Date:** 13.04.2023

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- The present document contains the most representative services linked to a payment account. Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Tariff of Fees and Commissions and in the Interest Rates applied by First Investment Bank on bank accounts in local and foreign currency.
- A glossary of the terms used in this document is available free of charge.

| Service   | Fee  |
|---|--|
| <b>General account services</b>                                       |  |
| Opening   | at branch free of charge<br>through electronic banking [My Fibank] service not available   |
| Maintaining   | valid for the term of the loan granted under the Student and Doctoral-Candidate Loans Act monthly free of charge<br>Total annual fee<br>valid for the term of the loan granted under the Student and Doctoral-Candidate Loans Act free of charge |
| Closing   | at branch free of charge<br>through electronic banking [My Fibank] service not available   |
| <b>Payments (excluding cards)</b>                                     |  |
| Credit transfer in local currency to an account held with another PSP | BISERA up to BGN 100 000:  |
|   | at branch BGN 6.00   |
|   | through electronic banking [My Fibank] BGN 1.00  |
|   | BISERA – Instant Payments Blink up to BGN 30 000 (at accessibility of the Beneficiary’s PSP)   |
|   | at branch BGN 7.00   |
|   | through electronic banking [My Fibank] BGN 1.00  |
|   | Blink P2P by mobile number   |
|   | through mobile banking [My Fibank] BGN 1.00  |
| RINGS (required for amounts equal to or above BGN 100 000):           |  |
| at branch BGN 22.00   |  |
| through electronic banking [My Fibank] BGN 12.00                      |  |

|   |  |  |
|---|--|--|
| Credit transfer in local currency to an account held with the same PSP      | for transfer from account in local currency at branch  | BGN 4.00                               |
|   | through electronic banking [My Fibank]   | BGN 0.50                               |
|   | Blink P2P по мобилен номер through mobile banking [My Fibank]  | BGN 0.50                               |
|   | from and to accounts of one and the same client at branch  | BGN 4.00                               |
|   | from and to accounts of one and the same client through electronic banking [My Fibank]                   | free of charge                         |
| Credit transfer in local currency to a budget account held with another PSP | BISERA - for amounts up to BGN 100 000:  |  |
|   | at branch  | BGN 6.00                               |
|   | through electronic banking [My Fibank]   | BGN 1.00                               |
|   | RINGS (required for amounts equal to or above BGN 100 000):  |  |
| at branch   | BGN 22.00  |  |
| through electronic banking [My Fibank]                                      | BGN 12.00  |  |
| Payment of utility bills  | at branch  | service not available                  |
|   | through electronic banking [My Fibank]   | free of charge                         |
| Credit transfer in foreign currency to an account held with another PSP     | in EUR within EEA  |  |
|   | for amounts with equivalence up to BGN 100 000   |  |
|   | at branch  | BGN 6.00                               |
|   | through electronic banking [My Fibank]   | BGN 1.00                               |
|   | for amounts with equivalence equal to or above BGN 100 000 and express transfers at the client's request |  |
|   | at branch  | BGN 20.00                              |
|   | through electronic banking [My Fibank]   | BGN 12.00                              |
|   | outside EEA, regardless the currency, or within EEA in currency different from EUR                       |  |
|   | at branch  | 0.25%, min. EUR 30.00, max. EUR 250.00 |
|   | at branch up to 500.00 EUR   | EUR 15.00                              |
|   | through electronic banking [My Fibank]   | 0.15%, min. EUR 20.00, max. EUR 200.00 |
|   | through electronic banking [My Fibank] up to 500.00 EUR  | EUR 15.00                              |
|   | express transfers outside EEA regardless the currency, or within EEA in currency different from EUR      |  |
| at branch   | 0.30%, min. 40.00 евро, max. 350.00 евро   |  |
| through electronic banking [My Fibank]                                      | 0.20%, min. 30.00 евро, max. 300.00 евро   |  |
| Transfers in foreign currency with two days value date (SPOT value date)    |  | service not available                  |
| Credit transfer in foreign currency to                                      | for transfer from account in local currency at branch  | BGN 4.00                               |
|   | through electronic banking [My Fibank]   | BGN 0.50                               |
|   | from and to accounts of one and the same client  |  |

|  |  |   |
|--|--|---|
| an account held with the same PSP                          | at branch<br>through electronic banking [My Fibank]                    | BGN 4.00<br>free of charge                                  |
| Incoming credit transfer in foreign currency               | in EUR from EEA<br>outside EEA, regardless the currency, or within EEA | free of charge  |
|  | in currency different from EUR<br>up to 100.00 EUR<br>above 100.00 EUR | free of charge<br>0.10%, min. EUR 10.00,<br>max. EUR 150.00 |
| <b>Cards and cash withdrawal</b>                           |  |   |
| Maintenance of debit card in local currency                | debit card [Visa Debit]  | free of charge  |
| Maintenance of credit card in local currency               |  | service not available                                       |
| Cash withdrawal at branch of Fibank                        |  | free of charge  |
| Cash withdrawal at POS terminal in branch of Fibank        | debit card [Visa Debit]  | BGN 5.00 + 1.00% from the amount                            |
| Cash withdrawal at POS terminal of another PSP in Bulgaria | debit card [Visa Debit]  | BGN 6.00 + 1.00% from the amount                            |
| Cash withdrawal from Fibank's ATM                          | debit card [Visa Debit]  | 0.15%, min. BGN 0.30  |
| Cash withdrawal from another PSP's ATM in Bulgaria         | debit card [Visa Debit]  | 0.20%, min. BGN 1.50  |
| Cash withdrawal from another PSP's ATM abroad              | debit card [Visa Debit]<br>within EEA                                  | 0.20%, min. BGN 1.50  |
|  | outside EEA  | 1.00%, min. BGN 7.00  |
| Payment at POS terminal with debit card                    | in Bulgaria  | free of charge  |
|  | within EEA   | free of charge  |
|  | outside EEA  | free of charge  |
| Payment of services at ATM                                 | debit card [Visa Debit]  | free of charge  |
| Payment with credit card                                   |  | service not available                                       |
| Balance check up with debit card at ATM                    | of Fibank  | BGN 0.50  |
|  | in Bulgaria or within EEA  | BGN 1.00  |
|  | outside EEA  | BGN 2.00  |
| <b>Overdraft and related services</b>                      |  |   |
|  |  | service not available                                       |