



Name of the account provider: First Investment Bank
Account name: Joint Current account
Date: 20.01.2023

- 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
General account services	
Opening	at branch BGN 15.00
	through electronic banking [My Fibank] service not available
	with debit card at branch service not available
Maintaining	opened at branch monthly BGN 12.00
	Total annual fee BGN 144.00
Closing	Before the expiration of 6 months from the conclusion of an account contract
	at branch BGN 5.00
	through electronic banking [My Fibank] service not available
Payments (excluding cards)	
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] service not available
	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] service not available
RINGS (required for amounts equal to or above BGN 100 000):	at branch BGN 22.00
	through electronic banking [My Fibank] service not available
	for transfer from account in local currency
Credit transfer in local currency to an account held with the same PSP	at branch BGN 4.00
	through electronic banking [My Fibank] service not available
	for transfer from account in in foreign currency

	at branch through electronic banking [My Fibank] from and to joint accounts, incl. accounts kept on the additional account holder's name	BGN 6.00 service not available
	at branch through electronic banking [My Fibank]	BGN 4.00 service not available
Credit transfer in local currency to a budget account held with another PSP	BISERA - for amounts up to BGN 100 000: at branch through electronic banking [My Fibank]	BGN 6.00 service not available
	RINGS (required for amounts equal to or above BGN 100 000): at branch through electronic banking [My Fibank]	BGN 22.00 service not available
Payment of utility bills		service not available
Credit transfer in foreign currency to an account held with another PSP	in EUR within EEA for amounts up to BGN 100 000 at branch through electronic banking [My Fibank]	BGN 6.00 service not available
	for amounts equal to or above BGN 100 000 and express transfers at the client's request at branch through electronic banking [My Fibank]	BGN 22.00 service not available
	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 through electronic banking [My Fibank]	EUR 15.00 service not available
	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]	service not available
	Transfers in foreign currency with two days value date (SPOT value date)	service not available
Credit transfer in foreign currency to an account held with the same PSP	for transfer from account in local currency at branch through electronic banking [My Fibank]	BGN 4.00 service not available
	for transfer from account in in foreign currency at branch through electronic banking [My Fibank]	BGN 6.00 service not available
	from and to joint accounts, incl. accounts kept on the additional account holder's name at branch from account in local currency	BGN 4.00
	from account in in foreign currency	BGN 6.00

	through electronic banking [My Fibank]	service not available
Incoming credit transfer in foreign currency	in EUR from EEA outside EEA, regardless the currency, or within EEA in currency different from EUR up to 100.00 EUR above 100.00 EUR	free of charge free of charge 0.10%, min. EUR 10.00, max. EUR 150.00
Cards and cash withdrawal		
Maintenance of debit card in local currency		service not available
Maintenance of credit card in local currency		service not available
Cash withdrawal at branch of Fibank	with prior notice up to BGN 200 000.00 with prior notice above BGN 200 000.00 without prior notice above BGN 5 000.00 up to BGN 200 000.00 without prior notice above BGN 200 000.00 with prior notice up to EUR 100 000.00 with prior notice above EUR 100 000.00 without prior notice above EUR 2 500.00 up to EUR 100 000.00 without prior notice above EUR 100 000.00	0.60%, min. BGN 6.00 0.80% BGN 10.00 + 0.70% from the amount 0.90% 0.70%, min. EUR 3.00 0.80% EUR 5.00 + 0.70% from the amount 0.90%
Cash withdrawal at POS terminal in branch of Fibank		service not available
Cash withdrawal at POS terminal of another PSP in Bulgaria		service not available
Cash withdrawal from Fibank's ATM		service not available
Cash withdrawal from another PSP's ATM in Bulgaria		service not available
Cash withdrawal from another PSP's ATM abroad		service not available
Payment at POS terminal with debit card		service not available
Payment of services at ATM		service not available

Payment with credit card	service not available
Balance check up with debit card at ATM in Bulgaria	service not available
Overdraft and related services	
	service not available