



Name of the account provider: First Investment Bank
Account name: Payment account for basic transactions
Date: 01.09.2023

- 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 2.49
	through electronic banking [My Fibank] service not available
	with debit card at branch BGN 1.99
Maintaining	opened at branch monthly BGN 3.72
	with debit card monthly BGN 2.36
	Total annual fee
	opened at branch BGN 44.64
	opened at branch with debit card BGN 28.32
Closing	Before the expiration of 6 months from the conclusion of an account contract
	at branch free of charge
	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 4.74
	through electronic banking [My Fibank] BGN 0.99
	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	at branch	BGN 3.04
	through electronic banking [My Fibank]	BGN 0.45
Blink P2P by mobile number through mobile banking [My Fibank]	through mobile banking [My Fibank]	BGN 0.50
	from and to accounts of one and the same clients	
at branch	at branch	BGN 3.04
	through electronic banking [My Fibank]	free of charge
Credit transfer in local currency to a budget account held with another PSP	BISERA up to BGN 100 000:	
	at branch	BGN 4.74
	through electronic banking [My Fibank]	BGN 0.99
	RINGS (required for amounts equal to or above BGN 100 000):	
at branch	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 22.00
	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. EUR 40.00, max. EUR 350.00	
through electronic banking [My Fibank]	0.20%, min. EUR 30.00, max. EUR 300.00	
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	at branch	BGN 4.00
	through electronic banking [My Fibank]	BGN 0.50
	from and to accounts of one and the same client:	
	at branch	BGN 4.00
through electronic banking [My Fibank]	free of charge	
Incoming credit transfer in foreign currency	in EUR from EEA	free of charge
	outside EEA, regardless the currency, or within EEA in currency different from EUR	

	up to 100.00 EUR	free of charge
	above 100.00 EUR	0.10%, min. EUR 10.00, max. EUR 150.00
Cards and cash withdrawal		
Maintenance of debit card in local currency	Primary card [Visa Debit]	free of charge
Maintenance of credit card in local currency		service not available
Cash withdrawal at branch of Fibank	up to BGN 1 000.00	0.57%, min. BGN 5.99
	with prior notice above BGN 1 000.00 up to BGN 200 000.00	0.60%, min. BGN 6.00
	with prior notice above BGN 200 000.00	0.80%
	without prior notice above BGN 5 000.00 up to BGN 200 000.00	BGN 10.00 + 0.70% from the amount
	without prior notice above BGN 200 000.00	0.90%
	with prior notice up to EUR 100 000.00	0.70%, min. EUR 3.00
Cash withdrawal at POS terminal in branch of Fibank	with debit card [Visa Debit]	BGN 5.00 + 1.00% from the amount
	Cash withdrawal at POS terminal of another PSP in Bulgaria	BGN 6.00 + 1.00% from the amount
	Cash withdrawal from Fibank's ATM	0.12%, min. BGN 0.29
Cash withdrawal from another PSP's ATM in Bulgaria	with debit card [Visa Debit]	0.17%, min. BGN 1.38
Cash withdrawal from another PSP's ATM abroad	with debit card [Visa Debit]	0.17%, min. BGN 1.38
	within EEA 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		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
Overdraft and related services		
		service not available
Package of services		
		service not available

Notes:

1. The payment account for basic transactions is a payment account in BGN.
2. The fees for Cash withdrawal from another PSP's ATM abroad, Payment at POS terminal with debit card within EEA and outside EEA, Balance check up with debit card at ATM within EEA and outside EEA shall be applicable for cards, issued until 31.08.2023 with level "J" in accordance with the published Level of limits.
3. In cases of „BPA, under the terms of Art. 120a, LPSPS“:
 - the services shall be provided free of charge with the exception of those for Opening and Cash withdrawal from another PSP's ATM in Bulgaria;
 - for operations with funds out of the scope of Art.120a, LPSPS, the Bank shall apply fees, stated above, in the month following the reporting month;
 - in case of applied fees for direct debits or standing orders, they shall be refunded
4. For all other banking services and transactions, executed through the payment account for basic transactions, shall be applicable the fees and commissions in the relevant chapters of the Fibank's Tariff.