



TARIFF

OF FEES AND COMMISSIONS





Dear customers,

As the biggest Bulgarian bank First Investment Bank AD (Fibank) aspires to be one of the best banks in the country, recognized as a rapidly growing, innovative, customer - oriented bank, offering to its customers outstanding products and services in accordance with the best bank practices.


Following this aspiration Fibank aims to be open at the most to its customers and to offer them high level of contentment, building and maintaining long-term relations.

With regard to this Fibank presents to your attention this Tariff of Fees and Commissions (Tariff) which contains information about the fees, commissions and interests applied.


Fibank offers individual approach to each customer as our employees are available with politeness, competence and good care for you and always ready to answer your questions in the Bank's offices as well as in the Contact centre ☎ *bank (*2265), ☎ 080 0 11 011.

The present Tariff, a list of Fibank's branches and other topical information may be found on the Bank's corporate website at: www.fibank.bg.







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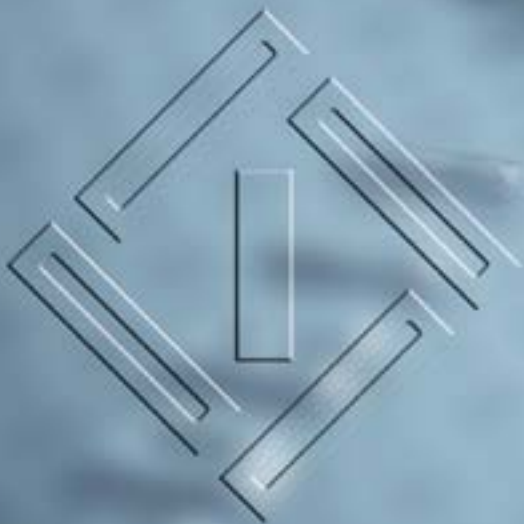


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General provisions





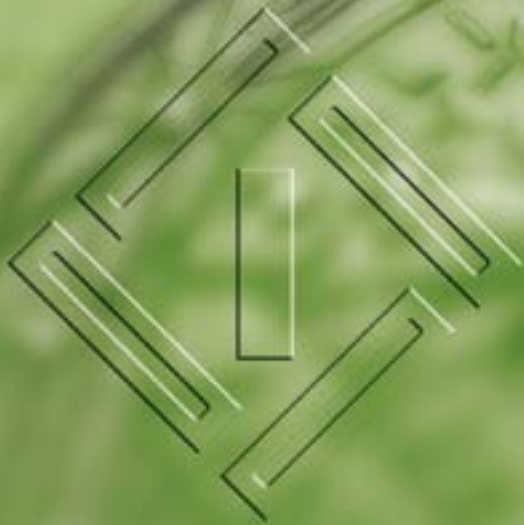
Art. 1	The present Tariff shall be applied for all transactions, products and services ordered and/or executed from or with beneficiary – residents and non-residents, as:
1.	Chapter One “Fees and commissions for individuals” shall be applied for individuals who are not registered as traders according to the Commercial Act and do not order commercial payments from their accounts with the Bank connected with their commercial or professional activity.
2.	Chapter Two “Fees and commissions for business clients” shall be applied for legal persons, sole traders, branches of local and foreign traders and commercial representative offices of foreign legal persons, freelancers, farmers, non-personified partnerships, other groups under special laws.
Art. 2	Fibank’s interest rates, commissions, charges, fees, etc. shall be collected in the same currency in which the bank account has been opened or its equivalence in any other currency at the exchange rate announced by Fibank for the respective currency as of the date of the transaction.
Art. 3	The BGN equivalence of the Bank’s commissions, charges and fees for local currency transactions denominated in foreign currency shall be calculated at the Bulgarian National Bank’s daily exchange rate of the respective foreign currency to BGN.
Art. 4	The calculation of the equivalence of other amounts (e.g. minimum balances, transaction amounts, etc.) in currencies, different from those stated in the present Tariff, will be based on the Bulgarian National Bank daily exchange rate for the respective currency.
Art. 5	For the purposes of the present Tariff Fibank’s customers shall be individuals and business clients who hold an account with First Investment Bank (Fibank) or use bank cards issued by the Bank in their name.
Art. 6	The present Tariff shall regulate the standard fees and commissions applied by Fibank, unless the Bank has expressly negotiated with its clients or correspondents different fees and commissions for particular transactions.



CHAPTER ONE

Fees and commissions for individuals

With us your money
can do more



Bank accounts



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Art. 1	Opening	At Office	Through MyFibank
1.	Current accounts in local and foreign currency	BGN 5.00	free of charge
1.1.	Current accounts with debit card in local and foreign currency	BGN 4	free of charge
2.	Joint current accounts	BGN 15	not supported
3.	Saving accounts		
3.1.	saving account for children	free of charge	not supported
3.2.	renewing of a savings-bank book	BGN 2	not supported
4.	Term deposits	free of charge	free of charge
5.	Donation accounts	free of charge	not supported
6.	Other special accounts	by arrangement, min. 0.2%, min. BGN 100	not supported
Art. 2	Maintenance		
1.	Current accounts in local and foreign currency	BGN 4.50 monthly	BGN 4.50 monthly
2.	Current accounts with a debit card in local and foreign currency	BGN 2.50 monthly	BGN 2.50 monthly
3.	Joint current accounts	BGN 12 monthly	not supported
4.	Saving accounts		
4.1.	saving account for children	free of charge	not supported
4.2.	non term saving account	BGN 2.50 monthly	not supported
5.	Term deposits and donation accounts	free of charge	free of charge
5.1.	Free deposits	BGN 2.00/ EUR 1.00/ USD 1.50 monthly	BGN 2.00/ EUR 1.00/ USD 1.50 monthly
6.	Amendment of terms and conditions of special accounts	by arrangement, min. BGN 50	not supported
7.	Commission for total daily customer's accounts balance	free of charge	free of charge





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Art. 3 Closing by order of the Account Holder, before 6 months have passed from conclusion of account contract		At Office	Through MyFibank
1.	Current accounts in local and foreign currency, inc. with issued card	BGN 5	free of charge
2.	Closing other bank accounts	free of charge	free of charge
Art. 4 VIP – IBAN			
1.	For a package for up to 5 accounts	BGN 100	not supported
Art. 5 Reports (statements) on bank account			
1.	Report (statement) on bank account – upon request in Fibank		
1.1.	report for a chosen period/day from the current month	BGN 2	
1.2.	monthly report for a previous period up to 6 months as of the last reporting period inclusive	free of charge	
1.3.	monthly report for a previous period more than 6 months	BGN 5.00 per report	
2.	Reports (statements) on bank accounts on an electronic medium – electronic banking “My Fibank”		free of charge
3.	Annual Statement of fees		
3.1	for the previous calendar year – once a year	free of charge	not supported
Art. 6 Reports (statements) on accounts with bank cards			
1.	Report on account with a debit card – by mail		
1.1.	monthly	BGN 1	
1.2.	for 3 months	BGN 2	
1.3.	for 6 months	BGN 3	
1.4.	for 12 months	BGN 5	
2.	Statement on card account with a credit card on a paper-based medium		
2.1.	monthly by mail	BGN 2	
2.2.	upon request at Fibank for the last reporting period	free of charge	
2.3.	upon request at Fibank for the last reporting period – duplicate	BGN 2	
2.4.	upon request at Fibank for previous reporting period	BGN 10	
3.	Reports (statements) on electronic medium on card accounts, incl. credit card		free of charge



Bank accounts	Art. 7	Bank packages and programs	
Cash transactions	1.	Package My Choice	BGN 8.99 monthly
	2.	Package My Choice Online	BGN 5.99 monthly
	3.	Package Digital Light	BGN 2.99 monthly
Purchase and sale of foreign currency	4.	Program Digital Me	BGN 3.00 once only
	5.	Program Digital Me+	BGN 3.00 monthly
	5.1.	for users of the program Digital Me when they are 24 years	BGN 2.75 monthly
Transfers	6.	Payment account for basic transactions	according Appendix
Cheques in foreign currency			 
Lending	Art. 8	Gold account	At OfficeThrough MyFibank
	1.	Opening	free of chargefree of charge
Bank cards	2.	Maintenance	0.10% on an annual basis, min. BGN 3.90 monthly0.10% on an annual basis, min. BGN 3.90 monthly
	3.	Closing	free of chargenot supported
Financial instruments	4.	Purchase and sale of dematerialized gold	BGN 2.00free of charge
	5.	Commission for total daily customer’s accounts balance	not applicablenot applicable
Distance banking	6.	Reports (statements) on bank account – upon request in Fibank	
	6.1.	report for a chosen period/day from the current month	BGN 2.00
	6.2.	monthly report for a previous period up to 6 months as of the last reporting period inclusive	free of charge
Private banking	6.3.	monthly report for a previous period more than 6 months	BGN 5.00 per report
	6.4.	reports (statements) on bank accounts on an electronic medium	free of charge
Gold and commemorative coins	Art. 9	Processing of a garnishment notice	BGN 30.00
Other services			



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Notes:

1. Maintenance fee of a current account with minimum balance under Art. 2, Item 1. shall be collected in the end the interest accrual period.
2. The commission under art. 2, item 7 shall be calculated for the amount, exceeding the specified overall account balance (OAB) in BGN or the equivalence in other currencies (under the BNB exchange rate) for each day of exceeding on actual number of days basis, where the year is considered to be 365 days, respectively 366 days and shall be due daily.
OAB is equal to the total account balance (credit balance for the day) for each account of the client in the Bank, incl. deposit accounts. The commission shall not be applied in case of exceeding the OAB from the interest paid on the day of maturity of the deposit, on balances, used as credit exposure collateral and in case of balances on accounts: a) of minors; b) for donations; c) for special purposes; d) in USD.
Depositing of amounts, exceeding the stated above OAB may contribute to negative profitability to the client's accounts
3. Products and services which are included in the bank packages/ programs under Art. 7 are described in Appendix "Packages and programs for individuals" to Fibank's Tariff.
4. VIP – IBAN can be generated only by opening an account and the fee under Art. 4 is collected by opening of 1 to 5 accounts at once.
5. Duplicate – a report (statement) on a paper-based medium given upon customer's demand in an office/branch different from those where statements are received or when receiving statements on electronic medium through electronic banking "My Fibank".
6. The statement under Art.5, Item 3. is prepared in compliance with Article 106 and 107 of the LPSPS and is provided as of 31.10.2018.
7. The maintenance tax under Art.2, Item 5.1. shall be applied depending on the currency of the account and for contracts for free deposits concluded after 09.11.2015 incl.
8. Commission under Art. 8, item 2 shall be calculated on the credit balances for each day based on the actual number of days, the year considered as consisting of 365 days, 366 days respectively, due to monthly, unless in case of closing the account, when the commission shall be accrued and due as of the date of its closing. Commission shall be paid through the servicing account and calculated at the exchange rate of the Bulgarian lev to the price of gold announced by Bulgarian National Bank for the day. In case servicing account is opened on the currencies, different from Bulgarian lev, the commission shall be recalculated at the Bulgarian National Bank exchange rate for the respective currency as of the date of the transaction.
9. The fee under Art. 9 is due for each garnishment notice received.





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Art. 1	Cash transactions	In local currency	In foreign currency
1.	Cash deposit	0.20%, min. BGN 2	0.30%, min. EUR 1.50
1.1.	for repayment of liabilities on loans (including overdrafts) and on credit cards of individuals up to BGN 3,000 / EUR 1,500	free of charge	free of charge
2.	Cash withdrawal		
2.1.	with prior notice up to BGN 200 000 / EUR 100 000	0.70% min. BGN 7	0.70% min. EUR 3.5
2.2.	without prior notice above BGN 5 000 / EUR 2 500 up to BGN 200 000 / EUR 100 000	BGN 10 plus 0.70% from the amount	EUR 5 plus 0.70% of the amount
2.3.	above BGN 200,000 with prior notice/ above EUR 100,000 with prior notice	0.80%	0.80%
2.3.1.	without prior notice	0.90%	0.90%
2.4.	from term deposits		
2.4.1.	at maturity	free of charge	free of charge
2.4.2.	before maturity	according Art. 1, items 2.1, 2.2. and 2.3.	according Art. 1, items 2.1, 2.2. and 2.3.
2.5.	Withdrawal of amounts in foreign currency based on prior declared denomination structure (if possible for the Bank)		0.1% on the amount, min. EUR 5
2.6.	Withdrawal of non-sequestrable amount/withdrawal of amount with permission of the body that imposed the garnishment.		
2.6.1.	up to BGN 40/ EUR 20	BGN 4	EUR 2
2.6.2.	above BGN 40/ EUR 20	0.5%, min. BGN 8	0.5%, min. EUR 4





Bank accounts	3.	Cash transfer to accounts with Fibank (cash deposit to third party's account)		
	3.1.	to accounts of individuals		
	3.1.1.	when the orderer (an individual) is Fibank's client	0.50%, min. BGN 5	0.50%, min. EUR 2.50
	3.1.2.	when the orderer (an individual) is not Fibank's client	BGN 6 plus 0.55%	EUR 3 plus 0.55%
	3.1.3.	for repayment of liabilities on loans (including overdrafts) and on credit cards of individuals up to BGN 3,000 / EUR 1,500	free of charge	free of charge
	3.2.	to accounts of business clients		
	3.2.1.	when the orderer (an individual) is Fibank's client	0.50%, min. BGN 5	0.50%, min. EUR 2.50
	3.2.2.	when the orderer (an individual) is not Fibank's client	BGN 6 plus 0.55%	EUR 3 plus 0.55%
	3.3.	to customer accounts of insurance brokers and agents according to Art. 155, para 1, Item 2 of the Insurance Code, including when the orderer is not Fibank's client		
	3.3.1.	up to BGN 3,000/ EUR 1,500	BGN 2	EUR 2
	3.3.2.	for the amount above BGN 3,000/ EUR 1,500	0.10%, max. BGN 200	0.15%, max. EUR 100
	3.4.	to special accounts according to Art. 25a of the Law on notaries and notarial practice, including when the orderer is not Fibank's client	free of charge	free of charge
	3.5.	to accounts of Ministry of Interior (MI) for payment of fees for administrative services, related with vehicles	according Appendix	
	3.6.	to special accounts under Art.24 of the Private Enforcement Agents Act, including when the payer is not a client of Fibank	free of charge	free of charge
	4.	Counting of BGN coins in case of cash deposit	5% of the amount, min. BGN 10	not supported
	4.1.	to accounts of persons who has not attained their majority (18 years)	free of charge	not supported
	5.	Counting of BGN coins in case of cash withdrawal	5% of the amount, min. BGN 10	not supported
	6.	In the event of prior arrangement and subsequent refusal or reduction of the requested amount upon withdrawal	0.3% on the refused/reduced amount, min. BGN 10	0.3% on the refused/reduced amount, min. EUR 20
	Art. 2	Other cash transactions		
	1.	Collection and/or transportation of cash		by arrangement, min. BGN 75
	2.	Enlarging/breaking of banknotes		1% on the amount, min. BGN 10
	3.	Checking of banknotes		BGN 1 per banknote
	4.	Exchange of damaged banknotes in foreign currency including postponed exchange of damaged and/or dropped out banknotes in foreign currency	10% on the amount for amounts up to 5000 currency units; 5 % on the amount for amounts above 5000 currency units	
	4.1.	Replacement of damaged notes and coins in local currency		free of charge
	5.	Exchange of BGN notes to coins and vice versa		3%, min. BGN 10





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Notes:

1. For calculation of the commission under Art. 1 all deposits or all withdrawals shall be summed up per client on a daily basis. For calculation of the commission in foreign currency all deposits or all withdrawals shall be summed up per client on a daily basis in EUR or the equivalence of other foreign currency in EUR at the Bulgarian National Bank's daily exchange rates.
2. For cash withdrawals above BGN 5,000 or EUR 2,500 (equivalence in USD), the client shall do a prior notice until 15.00 o'clock on the previous working day. A preliminary notice is needed for cash withdrawals in currencies different from BGN, EUR and USD. Amounts above BGN 30,000 or EUR 15,000 (equivalence in other foreign currency) shall be requested 2 working days in advance, amounts above BGN 1,000,000 (equivalence in other foreign currency) – 7 working days in advance. For cash withdrawals of amounts up to BGN 5,000 /EUR 2,500, a prior notice shall not be required.
3. For prior notice under Item 2 stated above sufficient funds on the Account are required.
4. Cash withdrawals above BGN 50,000 (equivalence in foreign currency) on working days after 17.30, as well as on Saturdays, Sundays and holidays shall not be allowed without prior notice in accordance with Item 2 stated above. The notice shall be signed and submitted personally by the Account Holder at Fibank's office.
5. For cash withdrawals from term deposit accounts at maturity or before maturity, a prior notice is required under Item 1, 2, 3 and 4 above.
6. Cash withdrawals without prior notice and cash withdrawals from deposit accounts without prior notice shall be executed within the official working hours of the Bank from 09:00 to 17:30, in case that the banking office dispose of the respective exceeding over the cash surplus or in the following offices:
- for Sofia - in the Tech Park office;
- for the country - from the central office of the branch;
- for the clients of "Private Banking Department" - after negotiation with the Vault.
7. The commission for withdrawal based on prior declared denomination structure shall be additionally paid to the commission for cash withdrawal under Art.1, Item 2.
8. For repayment of liabilities under Art. 1, Item 3.1.3. for the amount above BGN 3,000 or above EUR 1,500 shall apply accordingly Art. 1, Item 3.1.1. and Item 3.1.2.
9. The commission for counting of BGN coins in case of cash deposit (Art. 1, Item 4) shall be collected in case of deposit of coins more than 20 items (total of all) regardless of their denomination including when the deposit is mixed (of banknotes and coins). This commission shall be accrued on the whole amount of the deposited coins and shall be additionally paid to the commission for cash deposit (under Art. 1, Item 1 and Item 3).
10. The commission for counting of BGN coins in case of cash withdrawal (Art. 1, Item 5) shall be additionally paid to the commission for cash withdrawal (under Art. 1, Item 2).
11. The orderer is the person on behalf of whom and on whose account the cash transfer is executed.
12. Cash deposits and cash transfers on Current (card) account under the Programme "Children and youth cards" where the Account holder is a minor and on children deposit and saving accounts under Item. V and Item VI, Section One of the Interest Rate Bulletin from Fibank's clients are free of charge.
13. For cash withdrawals from "Free current account" and "Current account with minimum balance" shall apply the commissions under Art. 1, Item 2





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Art. 1	Purchase and sale of foreign currency	
1.	On bank accounts with Fibank	free of charge
2.	On a cash desk	0.1% of the deposited amount, min. BGN 1
Art. 2	Exchange of foreign currency for other foreign currency	
1.	For amounts up to EUR 100,000	0.5% min. EUR 1
2.	For amounts above EUR 100,000	free of charge
Art. 3	Cash purchase or exchange of CHF banknotes from 8th series (dropped out banknotes from April 2021)	
1.	up to 500 000 CHF	3%
2.	from 500 000 CHF up to 1 000 000 CHF	2%
3.	over 1 000 000 CHF	1%
Art. 4	Cash purchase or exchange of GBP banknotes (dropped out banknotes from 01 October 2022)	
1.	up to 500 000 GBP	3%
2.	from 500 000 GBP up to 1 000 000 GBP	2%
3.	over 1 000 000 GBP	1%

Note:

- For currency exchange under Art. 2 on a cash desk the clients shall also pay a charge under Art. 1, Item 2.
- For purchase or exchange of banknotes under Art. 3 for amounts above 100 000 CHF a prior notice is needed - 2 working days in advance.
- For purchase or exchange of banknotes under Art. 4 for amounts above 100 000 GBP a prior notice is needed - 2 working days in advance.





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A. IN LOCAL CURRENCY

Art. 1 Internal Transfers

		At office	Through MyFibank
1.	For transfer from account in BGN	BGN 5.00	BGN 0.50
1.1.	Blink P2P by mobile number	-	BGN 0.50
2.	For transfer from account in foreign currency	BGN 6.00	BGN 1.00
2.1.	Blink P2P by mobile number	-	BGN 1.00
3.	From and to accounts of one and the same client of Fibank	BGN 5.00	free of charge
4.	From and to joint account to and from accounts with Fibank, including accounts kept on the additional Account Holder's name	BGN 5.00	not supported

Art. 2 Interbank Transfers

1	When the orderer holds an account with Fibank through:		
1.1.	BISERA	BGN 6.00	BGN 1.00
1.2.	BISERA – Instant Payments Blink up to BGN 30 000 (at accessibility of the Beneficiary's Payment Service Provider)	BGN 7.00	BGN 1.00
1.2.1.	Blink P2P by mobile number	-	BGN 1.00
1.3.	RINGS	BGN 22.00	BGN 12.00
2.	When the orderer does not hold an account with Fibank through:		
2.1.	BISERA	1%, min. BGN 10.00	not supported
2.2.	RINGS	1%, min. BGN 10.00 + BGN 22.00	not supported

Art. 3 Incoming transfers

		free of charge	free of charge
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Art. 4	Direct debit	At office	Through MyFibank
1.	Initiation or payment between Fibank's clients	BGN 5	not supported
2.	Initiation or payment when the orderer or the beneficiary is not Fibank's client (interbank)	BGN 6	not supported
Art. 5	Standing orders		
1.	Registration	BGN 2	free of charge
2.	Amendment/Complement of the registration	BGN 2	not supported
3.	Internal transfer	BGN 1	BGN 1
3.1.	from and to accounts of one and the same client of Fibank	free of charge	free of charge
4.	Interbank transfer (outgoing)	BGN 1.50	BGN 1.50
Art. 6	Automatic repayment of liabilities on credit card of Diners Club Bulgaria AD		
1.	Registration, amendment/complement of the registration	BGN 1	not supported
2.	Cancellation of the registration after client's order	BGN 1	not supported
3.	Transfer	BGN 0.20	not supported
Art. 7	Cancellation or changing the transfer requisites upon request by the orderer	BGN 15	BGN 15
Art. 8	Payments of utility bills through the electronic banking "My Fibank , incl. the Mobile application "My Fibank"		free of charge
Art. 9	Other charges and commissions		
1.	Cancellation of incoming transfer to account of Fibank's client upon request by other banks		BGN 15
2.	Inquiries for outgoing transfers to other banks upon request of the orderer		BGN 15
3.	Inquiries for incoming transfers to account of Fibank's client upon other bank's request		BGN 15
4.	Transfer in execution of garnishment		BGN 10
5.	Processing of incoming transfer in case of incorrectly indicated or closed IBAN of the payee in the order of the payer		BGN 5
6.	Blocking of transfers in connection with fraud		8%





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Notes:

1. For transfers under Art. 2, Items 2, 2.1 the orderer shall not pay additional commission for cash deposit (under Art. 1 of Chapter I, Section II "Cash transactions").
2. For a cash ordered transfer under Art. 2, Items 1.1, 1.3 the orderer shall additionally pay a commission for cash deposit (under Art. 1 of Chapter one, Section II "Cash transactions").
3. The Bank reserves the right to refuse to initiate interbank transfers ordered by persons non-clients of the Bank, as well as to refuse the processing of the orders with invalid bank account number of the beneficiary or to set commissions and fees for each particular case, which may differ from those specified in Art. 2.
4. For transfers under Art.2, Item 1.2. – Accessibility is present when the beneficiary's payment service provider is certified and participates in the Instant Payments Blink Scheme.
5. Transfers under Art..1, Item.1.1, Item 2.1 and Art.2, Item 1.2.1 are executed to Beneficiaries, registered for the Blink P2P service by mobile number at levels of limits, according to Art. 2, item 1.2.
6. The charges under Art.9, Items 1 and 3 shall be paid by the Banks, upon their request for cancellation or inquiries for incoming transfers.
7. The fee under Art. 9, Item 4 is due in addition to the transfer fee.
8. The fee under Art. 9, Item 6 shall be deducted from the amount of the transfer.
9. Payment orders for interbank credit transfers accepted until:
a) BISERA – 17:00 o'clock at office; 17:45 o'clock through the electronic banking "My Fibank" (My Fibank);
b) SEBRA – 14:30 o'clock at office; 15:15 o'clock through MyFibank;
c) RINGS – 14:45 ч. o'clock at office; 15:20 o'clock through MyFibank
shall be executed on the same working day and payment orders accepted after this time shall be executed on the next working day.
10. Payment orders for internal credit transfers accepted until:
a) at offices with standard working hours – 17:30 o'clock;
b) at offices with extended working hours – 21:30 o'clock;
c) through My Fibank – 22:00 o'clock,
shall be executed on the same working day and payment orders accepted after this time shall be executed on the next working day.





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B. IN FOREIGN CURRENCY

Art. 1	Internal Transfers	At office	Through MyFibank
1.	For transfer from account in foreign currency	BGN 6	BGN 1
1.1.	For transfer from account in BGN	BGN 5	BGN 0.50
2.	From and to accounts of one and the same client of Fibank	BGN 5	free of charge
3.	From and to joint account to and from accounts with Fibank, including accounts kept on the additional Account Holder's name		
3.1.	for transfer from account in foreign currency	BGN 6	not supported
3.2.	for transfer from account in BGN	BGN 5	not supported
Art. 2	Standing orders		
1.	Registration	BGN 2	free of charge
2.	Amendment/Complement of the registration	BGN 2	not supported
3.	Internal transfer	BGN 1	BGN 1
3.1.	from and to accounts of one and the same client of Fibank	free of charge	free of charge

Art. 3	Credit transfers	At office	Through MyFibank
1.	Incoming transfers		
1.1.	for amounts in EUR within EEA	free of charge	free of charge
1.2.	for amounts up to EUR 100, outside EEA regardless the currency, or within EEA in currency different from EUR	free of charge	free of charge
1.3.	for amounts above EUR 100, outside EEA regardless the currency, or within EEA in currency different from EUR	0.10%, min. EUR 10, max. EUR 150	0.10%, min. EUR 10, max. EUR 150
2.	Outgoing transfers		
2.1.	in EUR within EEA	BGN 6	BGN 1
2.2.	express transfers in EUR within EEA at the client's request	BGN 22	BGN 12
2.3.	outside EEA, regardless the currency, or within EEA in currency different from EUR	0.25%, min. EUR 30, max. EUR 250	0.15%, min. EUR 20, max. EUR 200
2.3.1.	for amounts up to EUR 500	EUR 15	EUR 15
2.4.	express transfers outside EEA, regardless the currency or within EEA in currency different from EUR	0.30%, min. EUR 40, max. EUR 350	0.20%, min. EUR 30, max. EUR 300
2.5.	transfers to UNIBank, R North Macedonia	BGN 6	BGN 1





Bank accounts	Art. 4 Other fees and commissions	
Cash transactions	1. Transfer cancellation upon request by local or foreign banks	BGN 100
	1.1. Cancellation of transfer in EUR upon request by banks within EEA	BGN 15
	2. Cancellation or changing the transfer requisites by the orderer	BGN 80 plus actual costs
Purchase and sale of foreign currency	2.1. Cancellation or changing the transfer in EUR requisites within EEA upon request by the orderer	BGN 15
	3. Inquiries for outgoing transfers to other banks upon request of the orderer	BGN 50 plus actual costs
	3.1. Inquiries for outgoing transfers in EUR to other banks within EEA upon request by the orderer	BGN 15
Transfers	4. Inquiries for incoming transfers from other banks to account of Fibank's client	BGN 70 plus actual costs
	4.1. Inquiries for incoming transfer in EUR from other banks within EEA to account of Fibank's client	BGN 15
	5. Transfers to Fibank-Albania (same day value date)	
Cheques in foreign currency	5.1. for amounts up to EUR 1,000	EUR 2
	5.2. for amounts over EUR 1,000	EUR 8
Lending	6. Sending of an excerpt from client's account via SWIFT MT940	EUR 100 per month
	7. In case of a wrong or missing IBAN of the beneficiary in the orderer's application	EUR 20
	8. Transfer in execution of garnishment	BGN 10
Bank cards	9. Blocking of transfers in connection with fraud	8%
Financial instruments		
Distance banking		
Private banking		
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Notes:

1. Conditional transfers shall be considered as documentary letters of credit.
2. The return of a incoming transfer by order of the beneficiary shall be considered as a transfer.
3. When performing a payment transaction within the European Economic Area (EEA) the charges paid by the payer and the payee shall be shared (SHA) – each of them shall pay the charges due to his payment service provider.
a) If payments are done in a currency different from the currency of an EEA country and the payment service user is not an individual the charges may be fully collected from the payer (OUR) or from the payee (BEN) after their individual agreement with the servicing banks and after agreement between the banks.
b) When performing a payment transaction outside EEA the charges shall be paid (OUR/SHA/BEN) in accordance with payers' indications and the terms of the respective payment system.
4. The charges under Art. 4, Item. 1 and 4 shall be due by the banks upon their request for transfer cancellation or inquiry for incoming transfers to accounts of Fibank's client.
5. The fee under Art. 4, Item 8 is due in addition to the transfer fee.
6. The fee under Art. 4, Item 9 shall be deducted from the amount of the transfer.
7. Payment orders for interbank credit transfers accepted until:
a) outgoing transfers in EUR within EEA – 16:00 o'clock at office; 16:15 o'clock through MyFibank;
b) express transfers in EUR within EEA at the client's request - 17:30 o'clock at office and through MyFibank;
c) transfers outside EEA, regardless the currency, or within EEA in currency different from EUR - 17:00 o'clock at office; 17:30 through MyFibank;
d) express transfers outside EEA, regardless the currency or within EEA in currency different from EUR - 17:00 o'clock at office; 17:30 ч. – through MyFibank, shall be executed on the same working day, and orders accepted after this time - on the next working day.
8. Payment orders for internal credit transfers accepted until:
a) at offices with standard working hours – 17:30 o'clock;
b) at offices with extended working hours – 21:30 o'clock;
c) through My Fibank – 22:00 o'clock,
shall be executed on the same working day and payment orders accepted after this time shall be executed on the next working day.





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Art. 1	Cheque collection	
1.	Collection of cheques drawn on other banks	0.30%, min. EUR 30, max. EUR 250
Art. 2	Cheques issuance	
1.	Drawn on a Bank where Fibank holds an account	0.30%, min. EUR 30, max. EUR 250
Art. 3	Additional fees	
1.	Cancellation of cheques at request of the orderer	
1.1.	when the original cheque is presented	EUR 25
1.2.	when the original cheque is not presented (stop payment of issued cheque)	EUR 25 plus the fee of the bank payer
2.	Express cheque issuance in the same working day	EUR 20

Notes:

- The commissions of the other banks under Art. 1, if such occur, are at orderer's expense and shall be additionally collected.
- The term of cheque issuance in Sofia offices of Fibank shall be until the end of working day following the day of the presentation of issuance request. For offices out of Sofia the term shall be prolonged with one working day.
- The cheques shall be collected/issued only on/of the client account in Fibank.





Bank accounts	Art. 1	Loans secured with mortgage	
	1.	Residential and mortgage loans	
	1.1.	Application fee for Bulgarian citizens with an income from abroad	BGN 200
Cash transactions	1.2.	Management fee – due at the beginning of each consecutive year for the term of the loan or part thereof, after expiry of the first year (for contracts concluded until 23.07.2014)	0.50% on the repayment balance
Purchase and sale of foreign currency	1.3.	for credit agreement:	
	1.3.1.	up to BGN 100 000	BGN 300
	1.3.2.	from BGN 100 001 up to BGN 500 000	BGN 500
Transfers	1.3.3.	above BGN 500 000	BGN 1000
	1.4.	Commitment fee (for contracts concluded until 14.11.2016)	0.50%
	1.5.	Renegotiation application fee	EUR 25
Cheques in foreign currency	1.6.	Renegotiation fee	1%, max. EUR 500
	1.7.	Prepayment fee	free of charge
Lending	1.7.1.	When the loan is prepayed before paying 12 months installments of its assimilation	1%
	2.	Mortgage loan - overdraft	
	2.1.	Management fee (for contracts concluded until 23.07.2014)	
Bank cards	2.1.1.	for the period under overdraft regime for each consecutive year or part thereof	1% from the approved amount of the loan
	2.1.2.	after expiry of the period under overdraft regime for each consecutive year or part thereof	0.50% on the repayment balance
Financial instruments	2.2.	for credit agreement:	
	2.2.1.	up to BGN 100 000	BGN 300
	2.2.2.	from BGN 100 001 up to BGN 500 000	BGN 500
Distance banking	2.2.3.	above BGN 500 000	BGN 1000
	2.3.	Commitment fee	
Private banking	2.3.1.	for the period under overdraft regime	1% annually
	2.4.	Renegotiation application fee	EUR 25
Gold and commemorative coins	2.5.	Renegotiation fee	1%, max. EUR 500
Other services			





Bank accounts	2.6.	Preliminary termination fee	
	2.6.1.	When the contract is terminated before paying of 12 (twelve) monthly installments from the first assimilation of the credit resources	1% from the approved amount of the loan
Cash transactions	2.6.2.	When the contract is terminated after paying 12 (twelve) monthly installments from the first assimilation of the credit resources	free of charge
Purchase and sale of foreign currency	2.7.	Prepayment fee	
	2.7.1.	When the payment is done before paying 12 (twelve) monthly installments from the first assimilation of the credit resources	1%
Transfers	2.7.2.	When the payment is done after paying 12 (twelve) monthly installments from the first assimilation of the credit resources	free of charge
Cheques in foreign currency	3.	Obliteration of mortgage	BGN 60
Lending	Art. 2	Loans not secured with mortgage	
	1.	For application at Fibank's premises	BGN 25
	1.1.	For online application	free of charge
	1.2.	For loans with cash collateral	BGN 30
Bank cards	2.	For credit agreement:	
	2.1.	up to BGN 5000	BGN 97.79
	2.2.	from BGN 5001 up to BGN 10 000	BGN 195.58
Financial instruments	2.3.	from BGN 10 001 up to BGN 20 000	BGN 273.82
	2.4.	from BGN 20 001 up to BGN 40 000	BGN 352.05
	2.5.	from BGN 40 001 up to BGN 50 000	BGN 449.84
Distance banking	2.6.	from BGN 50 001 up to BGN 60 000	BGN 508.52
	2.7.	above BGN 60 000	BGN 606.31
Private banking	2.8.	"Green Vehicle Consumer Loan"	
	2.8.1.	from BGN 20 000 up to BGN 40 000	BGN 508.52
	2.8.2.	from BGN 40 001 up to BGN 60 000	BGN 704.10
Gold and commemorative coins	2.8.3.	from BGN 60 001 up to BGN 80 000	BGN 899.68
	2.8.4.	above BGN 80 000	BGN 1017.03
Other services	2.9.	"Renewable energy for households"	BGN 352.05





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3.	Commitment fee (for contracts concluded until 14.11.2016)	2%
4.	Renegotiation fee	
4.1.	Renegotiation application fee	BGN 25
4.2.	Renegotiation	1% , min. EUR 25, max. EUR 500
4.2.1.	For loans with cash collateral	free of charge
5.	Prepayment fee on consumer loan agreement under the meaning of the Law on Consumer Loan	free of charge
Art. 3 Loans - overdraft on current accounts of individuals with debit cards		
1.	For application	free of charge
2.	Management fee (for contracts concluded until 23.07.2014)	1%
3.	Renegotiation fee (for contracts concluded until 23.07.2014)	1%
4.	Sending notifications – for each letter	BGN 1





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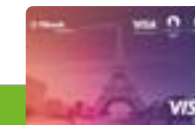
Gold and commemorative coins

Other services

Notes:

1. The fee under Art.1, Item.1.3. and Art. 2, Item. 2 is due up to the first loan installment date, the latest. The fee under Art.1, Item 2.2 is due up to the 28th day of the calendar month, in which the overdraft is granted, the latest. If the overdraft is granted on the 29th, 30th or 31st day of the month, the fee is due up to the 28th day of the month following, the month in which the overdraft is granted. The fee under Art. 2, item 2.9. is due at the latest before signing the credit contract.
2. The commitment fee under Art. 1, Item 1.4. and Art. 2, Item 3. is a lump-sum fee, which shall be calculated after expiry of the utilization term on the unused amount of the loan or the respective loan tranche.
3. The commitment fee under Art. 1, Item 2.3. for the period under overdraft regime shall be calculated daily on the difference between the amount of the approved loan and the using amount and is due on a monthly basis.
4. The renegotiation application fee under Art. 1, Items 1.5, 2.4 and Art. 2, Item 4.1 shall not be collected in case of changing of loan insurer to "FiHealth" AD. In the event of renegotiation of a loan, renegotiation fee under Art. 1, Item 1.6, Item 2.5 and Art. 2, Item 4.2 shall be paid on the amount of the unpaid principal. The renegotiation commission under Art. 1 and Art. 2 shall not be collected in case of changing of servicing account, maturity date and changing of loan insurer to "FiHealth" AD.
5. The prepayment fee shall be calculated on the prepaid amount of the loan.
 - 5.1. The payment of amounts on the loan under Art. 1, Item 2, paid in the period under overdraft regime, it is not considered for prepayment.
 - 5.2. Request for full or partial prepayment of a loan is accepted within the working hours of the branch/office. The requests accepted after 4:30 pm shall be executed the next business day.
6. The management fee under Art. 3, Item 2. is calculated for every renewal of the overdraft on its approved amount.
7. The renegotiation fee under Art. 3, Item 3. is calculated on the approved amount of the overdraft. In the event of amendment of the overdraft's approved amount, increase of the interest rate or change of servicing account renegotiation fee shall not be collected.
8. Loan Contracts for Individuals shall be signed within the working hours of the branch/office. The amounts under Overdraft on debit card agreements, consumer and mortgage loan agreements signed after 4:00 pm shall be available the next business day.





A. DEBIT CARDS

Art. 1	Basic services	Debit Mastercard Platinum	Debit Mastercard	VISA Debit/ VISA Electron payWave	V PAY
1.	Issuance of first card on a current account	free of charge	free of charge	free of charge	free of charge
2.	Reissuance	BGN 5	BGN 5	BGN 5	BGN 5
3.	Maintenance	BGN 5/monthly	free of charge	free of charge	free of charge
4.	Cash withdrawal from Fibank's ATM	free of charge	0.15%, min. BGN 0.30	0.15%, min. BGN 0.30	0.15%, min. BGN 0.30
5.	Cash withdrawal from other banks' ATM in Bulgaria or within EEA	0.2%, min. BGN 1.50	0.2%, min. BGN 1.50	0.2%, min. BGN 1.50	0.2%, min. BGN 1.50
6.	Cash withdrawal from ATM outside EEA	1%, min. BGN 7.00	1%, min. BGN 7.00	1%, min. BGN 7.00	1%, min. BGN 7.00
7.	Payment at POS terminal in Bulgaria or within EEA	free of charge	free of charge	free of charge	free of charge
8.	Payment at POS terminal outside EEA	free of charge	free of charge	free of charge	free of charge
9.	Payment of services via ATM	free of charge	free of charge	free of charge	free of charge
10.	Transactions, related to gambling and games of chance	1.5% of the amount	1.5% of the amount	1.5% of the amount	1.5% of the amount
11.	Change of PIN code at ATM in Bulgaria	free of charge	free of charge	free of charge	free of charge
12.	Change of limits	BGN 3	BGN 3	BGN 3	BGN 3
13.	Minimum balance on card account	not required	not required	not required	not required
14.	Balance check up at Fibank's ATM	BGN 0.50	BGN 0.50	BGN 0.50	BGN 0.50
15.	Balance check up at other bank's ATM/POS in Bulgaria or within EEA	BGN 1	BGN 1	BGN 1	BGN 1
16.	Balance check up at ATM/POS outside EEA	BGN 2	BGN 2	BGN 2	BGN 2
17.	Currency conversion for transactions in currency, different from the account's currency	0.25% of the amount	0.25% of the amount	0.25% of the amount	0.25% of the amount

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	Art. 2 Additional services	
Bank accounts	1. Issuance of every additional card	BGN 5
Cash transactions	2. Express issuance	BGN 20
	3. Cash withdrawal at commercial outlet	BGN 0.30
	4. Cash withdrawal at POS terminal in branches of Fibank	BGN 5 + 1 % of the amount
Purchase and sale of foreign currency	5. Cash withdrawal at POS terminal in branches of other bank in Bulgaria or within EEA	BGN 6 + 1 % of the amount
	6. Cash withdrawal at POS terminal in branches of other bank outside EEA	BGN 8 + 1 % of the amount
	7. Refund of amounts paid to payment account by card, related to return of or refusal from goods/services	1 % of the amount
Transfers	8. Blocking a card	free of charge
	9. Unblocking a card	BGN 1
	10. Unjustified disputed transaction	BGN 20
Cheques in foreign currency	11. Delivery of an issued card for receiving:	
	11.1. in a different town upon customer's request submitted at the office	BGN 10
	11.2. in a different office within the branch upon customer's request submitted at the office	BGN 5
Lending	11.3. through the Contact Centre of Fibank	BGN 5
	11.4. through the electronic banking "My Fibank"	BGN 5
Bank cards	12. Delivery of an issued card by courier at address within the territory of the Republic of Bulgaria at the client's request	BGN 10
	13. Delivery of an issued card abroad by special courier upon customer's request	BGN 100
	14. Card digitization	free of charge
Financial instruments	15. Microcard Debit Mastercard PayPass along with a device	
	15.1. Issuance	BGN 10
	15.2. Maintenance	free of charge
Distance banking	16. Payments of utility bills through the „Electronic utility bills“ service of "ePay"	
	16.1. registration at Fibank's office	BGN 15
	16.2. change/supplementing of registration	BGN 10
Private banking	16.3. maintenance – for clients, registered at Fibank's office	BGN 2.50 (monthly)
	16.4. payment fees, payable to "ePay" - www.ePay.bg	
Gold and commemorative coins	Notes:	
Other services	1.	Debit cards Maestro, Maestro PayPass and Visa Electron are not applicable as of 01.01.2018, Visa Electron PayWave - as of 07.10.2019. The issued cards are valid until their validity term, as they are reissued in Debit MasterCard PayPass, respectively in Visa Debit.
	2.	The fees and commissions under the present Section shall be applied for cards on plastic and for virtual debit cards - where applicable .





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B. CREDIT CARDS

Art. 3 Credit cards VISA and Mastercard

1.	Issuance of credit card	free of charge
2.	Express issuance of credit card	
2.1.	for Fibank's head office and all offices and branches in Sofia – within two working days after application submission	BGN 50
2.2.	for Fibank's branches outside Sofia – within three working days after application submission	BGN 50
3.	Reissuance of credit card	BGN 20
3.1.	World Elite Mastercard	BGN 100
4.	Annual maintenance fee for first card:	
4.1.	Classic/Standard with credit limit up to BGN 10,000, EUR 5,000 or USD 5,000 incl.	BGN 45
4.2.	VISA payWave Classic, Mastercard YES PayPass Standard and Mastercard PayPass Standard, according to credit limit:	
4.2.1.	up to BGN 10,000, EUR 5,000 or USD 5,000	BGN 45
4.2.2.	equal to or above BGN 10,000, EUR 5,000 or USD 5,000 up to BGN 20,000, EUR 10,000 or USD 10,000	BGN 100
4.2.3.	equal to or above BGN 20,000, EUR 10,000 or USD 10,000	BGN 250
4.3.	Gold with credit limit equal to or above BGN 5,000, EUR 2,500 or USD 2,500 up to BGN 20,000, EUR 10,000 or USD 10,000	BGN 100
4.4.	Platinum with credit limit equal to or above BGN 15,000, EUR 7,500 or USD 7,500 up to BGN 50,000, EUR 25,000 or USD 25,000	BGN 250
4.5.	World Elite Mastercard	EUR 1 000
4.6.	Virtual credit card	BGN 45 (free of charge for the first year)
4.7.	Co-brand credit card Visa (Fibank-eMAG)	BGN 60 (BGN 5 monthly)
5.	Annual maintenance fee for next credit card to account of individuals by type of card:	
5.1.	Classic/Standard	BGN 19
5.2.	Gold	BGN 49
5.3.	Platinum	BGN 150
5.4.	World Elite Mastercard	EUR 750
5.5.	Co-brand credit card Visa (Fibank-eMAG)	BGN 36 (BGN 3 monthly)





Bank accounts	6.	Cash withdrawal from ATM	
	6.1.	from Fibank's ATM in Bulgaria	BGN 9 + 1% of the amount
	6.2.	from other banks' ATM in Bulgaria or within EEA	BGN 12 + 1% of the amount
Cash transactions	6.3.	from ATM outside EEA	BGN 17 + 1% of the amount
	7.	Cash withdrawal at commercial outlet	BGN 1.50
Purchase and sale of foreign currency	8.	Cash withdrawal at POS terminal in bank office	
	8.1.	at FIBank offices in Bulgaria	BGN 9 + 2% of the amount
	8.2.	at other bank offices in Bulgaria or within EEA	BGN 12 + 2% of the amount
Transfers	8.3.	at bank offices outside EEA	BGN 17 + 2% of the amount
	9.	Payment of goods and services at merchants	
	9.1.	in Bulgaria or within EEA	free of charge
Cheques in foreign currency	9.2.	outside EEA	free of charge
	10.	Payment of services via ATM	free of charge
Lending	11.	Transactions, related to gambling and games of chance	1.5% of the amount
	12.	Change of PIN code at ATM in Bulgaria	free of charge
	13.	Refund of amounts paid to payment account by card, related to return of or refusal from goods/services	1% of the amount
Bank cards	14.	Blocking a card	free of charge
	15.	Unblocking a card	BGN 5
	15.1.	Unblocking a card when the amount is collectable in case of a blocking due to overdue payments	free of charge
Financial instruments	16.	Change of card limits	BGN 20
	17.	Unjustified disputed transaction	BGN 40
	18.	Automatic repayment of liabilities on credit card	
Distance banking	18.1.	registration, amendment/complement of registration	BGN 1
	18.2.	cancellation of registration upon request of the client	BGN 1
	18.3.	transfer	BGN 0.20
Private banking	19.	Repayment by equal monthly installments of the used Credit limit for payments performed by	
	19.1.	Fibank-eMAG at eMAG's website for 3, 6, 9 and 12 months.	free of charge
Gold and commemorative coins	19.2	VISA and Mastercard for payment period from 2 to 36 months	1% of the amount of the deferred payment
	20.	Balance check up at ATM/POS	
	20.1.	at Fibank's ATM	BGN 0.50
Other services	20.2.	at other bank's ATM in Bulgaria or within EEA	BGN 1.00
	20.3.	outside EEA	BGN 2.00





Bank accounts	21.	Delivery of an issued card for receiving:							
	21.1.	in a different town upon customer's request submitted at the office							BGN 10
	21.2.	in a different office within the branch upon customer's request submitted at the office							BGN 5
Cash transactions	21.3.	through the Contact Centre of Fibank							BGN 5
	21.4.	through the electronic banking "My Fibank"							BGN 5
Purchase and sale of foreign currency	22.	Delivery of an issued card by courier at address within the territory of the Republic of Bulgaria at the client's request							BGN 10
	23.	Delivery of an issued card abroad by special courier upon customer's request							BGN 100
	24.	Card digitization							free of charge
Transfers	25.	Microcard Credit Mastercard PayPass along with a device							
	25.1.	Issuance							BGN 10
	25.2.	Annual maintenance fee							free of charge
Cheques in foreign currency	26.	Currency conversion for transactions in currency, different from the account's currency							0.25% of the amount
Art. 4 Other fees and commissions									
Lending	1.	Cash withdrawal for cardholders, clients of other banks, at Fibank's branches							4% of the amount withdrawn
	2.	Cash withdrawal with a card issued by Diners Club or with Discover card at Fibank's branches							5% of the amount withdrawn
	3.	Visual information on a transaction at ATM							BGN 15
Bank cards	Notes:								
	1.	The annual maintenance fee as per Art. 3, Item 4 and Item 5 is due at the beginning of each year after issuance of the card.							
Financial instruments	2.	Credit cards under Art. 3, Item 4.2 with credit limit as per Item. 4.2.2 and 4.2.3 are not to be offered as of 13.05.2021.							
	3.	Credit cards VISA and Mastercard with irreducible balance require minimum blocked account balance as follows:	BGN	USD	EUR	CHF	GBP		
Distance banking	3.1.	Classic/Standard	100	50	50	100	50		
	3.2.	Gold	1000	500	500	1000	500		
	4.	Credit card Visa Classic is not to be offered as of 01.01.2018. The issued cards are valid until their term of validity, as they are reissued in Visa PayWave Classic.							
Private banking	5.	The commission under Item 19.2 shall be charged on the full amount of the deferred payment and due with each monthly installment for the deferred payment period.							
Gold and commemorative coins	C. DEPOSITS WITH BANK CARDS ON ATM WITH DEPOSIT FUNCTION								
	Art. 5 Deposit through Fibank ATM with deposit function								
Other services	1.	With credit cards, issued from Fibank							Free of charge
	2.	With debit cards, issued from Fibank							BGN 0.30



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A. GOVERNMENT SECURITIES

Art. 1 Transactions in GS on the primary market

- | | | |
|----|-------------------|---------------------------------------|
| 1. | Approved orders | 0.075% on the face value, min. BGN 10 |
| 2. | Unapproved orders | BGN 10 per order |

Art. 2 Transactions in GS on the secondary market ordered by the client

- | | | |
|------|---|--|
| 1. | Transaction brokerage | |
| 1.1. | up to BGN 1,000,000 | 0.20% of the transaction amount, min. BGN 50 |
| 1.2. | over BGN 1,000,000 | negotiable |
| 2. | Transaction from Fibank's own portfolio | no commission |

Art. 3 Transfers of GS between registers

- | | | |
|----|---|--------|
| 1. | Transfer of GS to client from Fibank's registry into his registry with another ESROT participant | BGN 20 |
| 2. | Transfer of GS to client from register with another ESROT participant into his registry with Fibank | BGN 20 |
| 3. | Transfer of GS to client from Fibank's registry into his registry with another ESROT participant without change of ownership | BGN 20 |
| 4. | Transfer of GS to client from register with another ESROT participant into his registry with Fibank without change of ownership | BGN 10 |

Art. 4 Others

- | | | |
|------|--|---|
| 1. | Opening of registry with Fibank | no fee |
| 2. | Maintenance of GS subaccount in BNB depository | |
| 2.1. | professional clients | BGN 10 per month |
| 2.2. | non-professional clients | 0.10% of the financial instruments value on an annual basis (charged monthly), min. BGN 5 per month |

- | | | |
|------|---|--------------------------------|
| 3. | Blocking of GS in a register, except for cases of establishment of pledges under the Special Pledges Act (SPA) | BGN 25 |
| 4. | Preparation and processing of documents for registering of circumstances related to the establishment, modification, or release of pledges on dematerialized GS under the SPA | BGN 20 |
| 5. | Maturity of issues | 0.025% of face value of the GS |
| 6. | Preparing a statement on the GS kept with Fibank, outside the reports provided to clients under MFIA u Commission Delegated Regulation (EU) 2017/565 | |
| 6.1. | statement from Fibank register as at current date | BGN 5 |
| 6.2. | statement from Fibank register as at selected date - up to 2 years back | BGN 10 |
| 6.3. | other types of statements/certificates outside items 6.1. and 6.2. | negotiable, min. BGN 25 |
| 7. | Issuing of a document certificating of GS ownership | no fee |
| 8. | Issuing of a duplicate document certificating of GS ownership | BGN 5 |

Note:

- | | |
|----|---|
| 1. | The value of the financial instruments under Article 4, item 2.2. is the higher value between the market value at the end of the respective month and the nominal value of the financial instruments. |
| 2. | For registering of circumstances related to the establishment, modification, or release of pledges on dematerialized GS, apart from the fee under Art. 4, item 4 above, state fees are also collected in accordance with a tariff approved by the Council of Ministers. |





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B. CORPORATE SECURITIES, MUNICIPAL BONDS AND COMPENSATORY NOTES

Art. 5 Brokerage in transactions in financial instruments

1.	Submission of sale/purchase orders	no fee
2.	For transactions in shares, share options, warrants, exchange traded funds (ETFs), compensatory instruments	BGN 2.50 per transaction plus commission on the transaction value, as follows:
2.1.	transactions on a regulated market at transaction value:	
2.1.1.	up to BGN 20,000	0.80%, min. BGN 5 per order
2.1.2.	from BGN 20,001 to BGN 100,000	0.60%, min. BGN 5 per order
2.1.3.	over BGN 100,000	negotiable
2.2.	transactions concluded through the electronic trading platform on behalf of Fibank clients	0.50%
2.3.	OTC transactions in:	
2.3.1.	financial instruments not admitted to trading on a regulated market	the commissions under item 2.1. above
2.3.2.	financial instruments admitted to trading on a regulated market	1.50%, min. BGN 20
3.	For transactions in corporate, municipal, mortgage bonds	
3.1.	up to BGN 20,000	0.20%, min. BGN 20
3.2.	from BGN 20,001 to BGN 100,000	0.15 % min. BGN 20
3.3.	over BGN 100,000	negotiable
4.	For transactions in Privatization Segment securities at BSE - Sofia AD	
4.1.	up to BGN 50,000	2%, min. BGN 30
4.2.	from BGN 50,001 to BGN 100,000	1.50%
4.3.	over BGN 100,000	negotiable, min. 0.30%
5.	For transactions in other financial instruments	negotiable

Art. 6 Client portfolio management, investment advice, research and financial analysis

negotiable

Art. 7 Client portfolio management, investment advice, research and financial analysis

negotiable

Art. 8 Depository and custody services

1.	Opening a client account for financial instruments to the register of Fibank in the Central Depository AD (CD)	
1.1.	for first account	BGN 3
1.2.	for each subsequent account	BGN 2
2.	Issuance of a certificate for financial instruments kept in a client account to the register of Fibank in the CD	BGN 10
3.	Transfer of financial instruments without change of ownership	
3.1.	transfer of financial instruments from own account of the client with the CD, or from client account with another investment intermediary, to client account to the register of Fibank in the CD (incoming transfer)	BGN 10
3.2.	transfer of financial instruments from client account to the register of Fibank in the CD to own account of the client with the CD (outgoing transfer)	BGN 15
3.3.	transfer of financial instruments from client account to the register of Fibank in the CD to client account with another investment intermediary (outgoing transfer)	BGN 30
4.	Maintenance of a sub-account for financial instruments with the CD	
4.1.	professional clients	no fee
4.2.	non-professional clients	0.10% of the financial instruments value on an annual basis (charged monthly)



Bank accounts	Art. 8	Depository and custody services	
	5.	Payment of income on corporate securities and municipal bonds	
Cash transactions	5.1.	payment of cash dividend, interest and principal to a client account at Fibank	no fee
	5.2.	payment of dividend in shares	no fee
Purchase and sale of foreign currency	5.3.	statement of paid dividends, interest and principal	
	5.3.1.	on paper	BGN 2
	5.3.2.	by email	no fee
Transfers	6.	Services related to repurchase offers or exchange of financial instruments	
	6.1.	submission of order	no fee
Cheques in foreign currency	6.2.	brokerage per transaction	the commissions under Art.5
	7.	Services related to exercise of rights on shares, warrants, convertible bonds	
Lending	7.1.	submission of order	no fee
	7.2.	subscription of securities in case of capital increase of a company	negotiable, min. BGN 10
Bank cards	8.	Subscription of financial instruments in case of IPO	negotiable, min. BGN 10
Financial instruments	9.	Registration of additional allocations, stock splits and other mandatory corporate events to the financial instruments account of the client with Fibank	no fee
	Art. 9	Preparing a statement on financial instruments kept with Fibank, outside the reports provided to clients under MFIA u Commission Delegated Regulation (EU) 2017/565	
Distance banking	1.	Statement from Fibank register of financial instruments as at current date	BGN 5
	2.	Statement from Fibank register of financial instruments as at selected date - up to 2 years back	BGN 20
Private banking	3.	Other types of statements outside items 1 and 2	negotiable, min. BGN 25
Gold and commemorative coins	Art. 10	Registration agent services	
Other services	1.	Transfer of financial and compensatory instruments under transactions entered directly into between the parties	the commissions under Art. 5, item 2.3., min. BGN 20

2.	Transfer of financial and compensatory instruments under donations	negotiable, min. BGN 60
3.	Transfer of financial and compensatory instruments under inheritance	negotiable, min. BGN 20, plus BGN 5 per transfer
4.	Issuance of statement on financial and compensatory instruments held in CD as at current date (portfolio statement)	BGN 25
5.	Issuance of statement on financial and compensatory instruments held in CD as at current date, with data on CD members where accounts are kept (extended portfolio statement)	BGN 70
6.	Issuance of statement on financial and compensatory instruments held in CD as at selected date	BGN 70
7.	Issuance of a duplicate statement on financial and compensatory instruments held in own account in CD	BGN 15
8.	Change of personal data	BGN 25
9.	Other registration agent services, including statements	negotiable

Notes:

- The amount of the financial instruments under Article 8, item 4.2. shall be defined as follows:
For bonds it is the higher value of the market value at the end of the respective month and the nominal value of the financial instruments.
For financial instruments, different form bonds it is the market value at the end of the respective month and if there is none – according to the Ordinance № 23 of the FSC on the terms and procedure for client assets valuation.
- Clients that have a contract with Fibank for trading with financial instruments by using electronic platform, shall also pay a fee for access to the trading system, according to the terms and conditions of the contract.
- For any other banking services and transactions related to the payment of dividends, interest and principal on corporate securities and municipal bonds under Art. 8, item 5.1, the fees and commissions in the relevant sections of the Fibank Tariff shall apply.
- The fee under Art. 10, item 3 shall include the fee for issuance of statement under Art. 10, item 4.





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C. FOREIGN MARKETS

Art. 1	Transactions in shares, exchanged traded funds (ETFs), exchanged traded notes (ETNs), depository receipts (DRs) and other financial instruments	
1	On regulated US markets	0.50% of the transaction amount, min. USD 30
1.1.	for transactions exceeding USD 100,000 or 20,000 shares	negotiable
2	On regulated European markets	
2.1.	for the following countries:	0.50% of the transaction amount, but no less than:
2.1.1.	Germany /XETRA	EUR 30
2.1.2.	Germany /FF	EUR 45
2.1.3.	Austria	EUR 45
2.1.4.	France	EUR 45
2.1.5.	Italy	EUR 55
2.1.6.	Netherlands	EUR 35
2.1.7.	Great Britain	EUR 45
2.1.8.	Luxembourg	EUR 120
2.1.9.	Switzerland	EUR 50
2.1.10.	Belgium	EUR 45
2.1.11.	Spain	EUR 120
2.1.12.	Portugal	EUR 60
2.1.13.	Finland	EUR 45
2.1.14.	Greece	EUR 240
2.2.	for transactions exceeding EUR 50,000	negotiable
3	On other foreign regulated markets	negotiable
Art. 2	Transactions in bonds ordered by the client	0.20% of the transaction amount, min. EUR 50
Art. 3	Transactions in futures	negotiable
Art. 4	Transactions in options	negotiable





Bank accounts	Art. 5	Depository and custody services	
	1.	Maintenance of a sub-account for financial instruments with Clearstream-Luxembourg Depositary	
Cash transactions	1.1.	shares and other financial instruments, different from bonds	0.25% of the financial instruments value on an annual basis (charged monthly), min. 5 EUR per month
Purchase and sale of foreign currency	1.1.1.	in case of financial instruments value exceeding EUR 100,000	negotiable
	1.2.	bonds	0.20% of the financial instruments value on an annual basis (charged monthly), min. 5 EUR per month
Transfers	1.2.1.	in case of par value exceeding EUR 100,000	negotiable
	2.	Transfer of financial instruments	
Cheques in foreign currency	2.1.	transfer of financial instruments within Clearstream Banking Luxembourg (Internal)	EUR 20
	2.2.	transfer of financial instruments from Clearstream Banking Luxembourg to Euroclear France (Bridge)	EUR 20
	2.3.	transfer of financial instruments from Clearstream Banking Luxembourg to other depository institutions (External)	negotiable
Lending	2.4.	cross-border transfer of GS issued in the Bulgarian market (with a local depository the BNB) to/from another foreign central depository of financial instruments without change of ownership	BGN 40
Bank cards	2.5.	other types of transfers of financial instruments	negotiable
	3.	Payment of cash dividends, coupon payments	0.225%, min. EUR 2
Financial instruments	4.	Payment of dividends in shares	EUR 2 plus expenses
	5.	Participation in repurchase procedures	EUR 2 plus expenses
	6.	Registration of additional allocations, stock splits and other mandatory corporate events to the financial instruments account of the client with Fibank	EUR 2 plus expenses
Distance banking	7.	Exercise of share rights	0.10%, min. EUR 10 plus expenses
Private banking	8.	Purchase/sale of share rights	The commissions under Art.1 plus expenses
	9.	Instructions on other corporate events at the client's request	negotiable
Gold and commemorative coins	10.	Notification of corporate events requested by the client	EUR 12
Other services			





Bank accounts	11.	Preparing a statement on foreign financial instruments kept with Fibank, outside the reports provided to clients under MFIA u Commission Delegated Regulation (EU) 2017/565	
	11.1.	Statement from Fibank register of financial instruments as at current date	BGN 5
Cash transactions	11.2.	Statement from Fibank register of financial instruments as at selected date - up to 2 years back	BGN 20
	11.3.	Other types of statements/certificates outside items 11.1. and 11.2.	negotiable, min. BGN 25
Purchase and sale of foreign currency	12.	Services related to refund of taxes on dividends paid to the client's account in Fibank	negotiable
Transfers	Art. 6	Other fees and commissions	
	1.	Cancellation or change of an order submitted by the client	EUR 50
Cheques in foreign currency	Notes:		
Lending	1.	The minimum amount of the commission for maintenance of a sub-account for financial instruments under Art. 5, item 1.1 and item 1.2., shall be charged on the overall client portfolio, regardless of the type of financial instruments.	
	2.	The amount of the financial instruments under Article 5, item 1.1. is the market value at the end of the respective month and if there is none – according to the Ordinance № 23 of the FSC on the terms and procedure for client assets valuation. The amount of the financial instruments under Article 5, item 1.2. is the higher value of the market value at the end of the respective month and the nominal value of the financial instruments.	
Bank cards	3.	Any additional costs such as taxes, government or regulatory fees, or other payments to third parties that may arise in executing client orders, entering into transactions, or provision of other services, shall be born by the client and charged in addition to the fees and the commissions under this section.	
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Distance banking			
Private banking			
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A. ELECTRONIC BANKING "MY FIBANK"

Art. 1	Registration	free of charge
1.	Amendment/termination of a registration	free of charge
2.	Registration through confirmation through "My Fibank"	BGN 0.10
3.	Blocking/unblocking of access	free of charge

Art. 2	Generating of a new password for access	BGN 10
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Art. 3	On-site visit at customer's request	BGN 100
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B. TELEPHONE BANKING

Art. 4	Registration	free of charge
1.	Amendment/termination of a registration	free of charge
2.	Blocking/unblocking of access	free of charge

Art. 5	Generating of a new personal code for access	free of charge
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C. OTHER FEES AND COMMISSIONS

Art. 6	Registration and maintenance of Hardware/Software Token	
1.	Software Token (Fibank Token)	free of charge
2.	Change of a personal identification number (PINt)	BGN 10
3.	Blocking/unblocking	free of charge

Art. 7	Short messages (SMS): for receiving bank information through SMStatus service; for information about authorizations on bank cards	
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1.	Registration	BGN 2
2.	Amendment of registration	BGN 2
3.	as per SMS	BGN 0.12
4.	Supplementary messages, initiated by the Bank containing information on credit liabilities, new bank products, etc.	free of charge

Art. 8	E-mail notification: registration, amendment of registration and e-mail messages	free of charge
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1.	E-mail messages for authorizations on bank cards	free of charge
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Note:

- The fees and commissions in the relevant sections of the current Tariff shall apply for all other bank services and transactions executed through the electronic banking "My Fibank" incl. Mobile application and the Telephone banking.





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Art. 1	EGO CLUB	
1.	Monthly maintenance fee	BGN 100
2.	EGO family	
2.1.	Monthly maintenance fee for EGO client and one member of the family	BGN 150
2.2.	Monthly maintenance fee for EGO client and two members of the family	BGN 180
3.	EGO Portfolio	BGN 200
Art. 2	"PERSONAL BANKING" SERVICE	
1.	Package Premium	BGN 20
2.	Package Premium+	BGN 30
Art. 3	Services for clients without concluded agreement for "Private banking"	
1.	Opening current account	BGN 40
2.	Single consultations	BGN 100
Note:		
1.	When using the services under Art. 3, Item 1, the fees under Chapter I. Bank accounts, Art.1, Item 1 shall not be due additionally.	





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Art. 1 Gold and commemorative coins		
1.	Sale of precious metals (gold and silver bullions and coins)	as per the price list
2.	Purchase of silver and investment gold (bullions and coins)	by arrangement
3.	Expert evaluations	by arrangement, min. BGN 88 plus VAT
4.	Consultation services on portfolio investments in precious metals	by arrangement, min. BGN 88 plus VAT
4.1.	Consultation services in the branches – additionally	actual costs

Note:

- Consulting services under Art. 1, Item 4, concerning portfolio investment in precious metals (bars, coins – rare, antique, middle age) is performed by the Gold and Commemorative Coins Department in the head office of Fibank.





Bank accounts	Art. 1	Consultation services on financial, market, legal, lending issues, etc., preparation of documents and other services	by arrangement, min. EUR 30
Cash transactions	Art. 2	Written reports/statements for bank transactions	
Purchase and sale of foreign currency	1.	For the current year, for each transaction	EUR 1, min. EUR 5
	2.	For previous years, for each transaction	EUR 1, min. EUR 15
	3.	Information request from Central Credit Register	BGN 10
Transfers	Art. 3	Duplicates, copies, scanned files of documents and exchange contracts	EUR 1 per page
Cheques in foreign currency	Art. 4	Verification and certification of authenticity, and use of encoded test keys of Fibank	by arrangement, min. EUR 25
	Art. 5	Issuing certificates	
Lending	1.	Within 3 working days	BGN 30
	2.	Express issuance (within 24 hours - if possible for the Bank)	BGN 60
Bank cards	Art. 6	Issuing bank letter of reference	
Financial instruments	1.1.	certificate for non presence/presence and an amount of credit obligations to consumer loan, overdraft and credit cards	BGN 50
Distance banking	1.2.	certificate for non presence/ presence and an amount of credit obligations to mortgage loan	BGN 100
	1.3.	Certificate for pre-approved Mortgage loan/ overdraft	BGN 50
Private banking	1.4.	Certificate under Art. 22a of the ITNPA	BGN 20
	2.	Express issuance (within 24 hours - if possible for the Bank)	
Gold and commemorative coins	2.1.	certificate for non presence/presence and an amount of credit obligations to consumer loan, overdraft and credit card	BGN 80
Other services			

2.2.	certificate for non presence/ presence and an amount of credit obligations to mortgage loan	BGN 130
Art. 7	Issuing bank letter of reference	
1.	Within 3 working days	
1.1.	in Bulgarian	EUR 25
1.2.	in English	EUR 30
2.	Express issuance (up to 24 hours) – additionally	
2.1.	in Bulgarian	EUR 50
2.2.	in English	EUR 55
Art. 8	Confirmation of account balances to third parties	EUR 50
Art. 9	SWIFT messages	EUR 10 per page
Art. 10	Express service	by arrangement, min. EUR 20
Art. 11	Postal expenses	
1.	Local	actual expenses, but not less than BGN 1
2.	International	actual expenses, but not less than EUR 5
Art. 12	Special Courier – actual expenses	
1.	Local	min. EUR 5
2.	International	min. EUR 45
Art. 13	Fax expenses	
1.	Local	EUR 2 per page
2.	International	EUR 5 per page





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Art. 14	Art. 14 Power of attorney (POA) verification				
1.	POA deposited in person by the principal at Fibank’s office				free of charge
2.	POA notarized by a notary or by a person performing notarial functions in Bulgaria				BGN 5
3.	POA certified by a Bulgarian diplomatic or consular mission or by a person performing notarial functions abroad				BGN 30
Art. 15	Safe deposit boxes in strong room as per price-list				
1.	In Sofia				
	<div>Size</div> <div>Term</div>	1 month	3 months	6 months	12 months
1.1.	up to 12/35/40 cm	BGN 200	BGN 300	BGN 500	BGN 900
1.2.	up to 24/35/40 cm	BGN 300	BGN 500	BGN 900	BGN 1600
1.3.	up to 36/35/40 cm	BGN 350	BGN 550	BGN 1000	BGN 1800
1.4.	over 36/35/40 cm	BGN 400	BGN 600	BGN 1100	BGN 2000
2.	Within the country				
	<div>Size</div> <div>Term</div>	1 month	3 months	6 months	12 months
2.1.	up to 12/35/40 cm	BGN 70	BGN 130	BGN 220	BGN 360
2.2.	up to 24/35/40 cm	BGN 110	BGN 170	BGN 320	BGN 560
2.3.	up to 36/35/40 cm	BGN 120	BGN 190	BGN 360	BGN 600
2.4.	over 36/35/40 cm	BGN 150	BGN 210	BGN 400	BGN 660
Art. 16	Storage in a bank vault of pledged valuables, used as collateral on loans				by arrangement

Notes:

- The fees under Art. 15 include three visits monthly (number of visits is not transferred from month to month). For every additional visit in the strong room a fee of BGN 5 is due.
- In the presence of promotional conditions on safe deposit boxes - as per price-list in bank branch/ office, appendix to the Tariff.
- The fee under Art. 9 shall be paid in case of execution of transactions outside the scope of Art.68, paragraph 5 from the Payment services and payment systems act.



CHAPTER TWO

Fees and commissions for business clients

The good business needs
a reliable partner



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Art. 1 Opening of bank accounts

		At office	Through MyFibank
1.	Current accounts in local and foreign currency	BGN 20	free of charge
2.	Cumulative, liquidation and special accounts	BGN 20	not supported
3.	Term deposits	free of charge	free of charge
4.	Donation accounts	free of charge	not supported
5.	Other special accounts	by arrangement, min. 0.2%, min. BGN 100	not supported
6.	Accounts according to Art. 39 from Law on the attorneys	free of charge	not supported
7.	Customer accounts of insurance brokers and agents according to Art. 306, para 1, Item 2 of the Insurance Code	free of charge	not supported
8.	Special accounts according to Art. 24 of the Law on public execution officers	free of charge	not supported
9.	Special accounts according to Art. 25a of the Law on notaries and notarial practice	free of charge	not supported
10.	Special accounts under concession contract	free of charge	not supported
11.	Account according to Art. 23 of the Law on payment services and payment systems /safeguard account/	BGN 50	not supported
12.	Account according to Art. 92 of the Law on Markets in Financial Instruments /client account of the investment intermediary /	BGN 50	not supported

Art. 2 Maintenance of bank accounts

		Reports (statements)	
		on paper	through MyFibank
1.	Current accounts, opened at Fibank's office		
1.1.	in local currency	BGN 20 monthly	BGN 14 monthly
1.2.	in foreign currency	BGN 25 monthly	BGN 20 monthly
1.3.	Current accounts in local and foreign currency, opened through MyFibank		BGN 14 monthly
2.	Cumulative, liquidation and special accounts	BGN 20 monthly	BGN 14 monthly
2.1.	Cumulative accounts for incorporation of companies	free of charge	not supported
3.	Term deposits and donation accounts	free of charge	free of charge
3.1.	Free deposit, opened at an office of the Bank	BGN 20 monthly	BGN 14 monthly
3.2.	Free deposit, opened through MyFibank		BGN 14 monthly
4.	Commission for total daily customer's accounts balance	free of charge	free of charge





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Art. 2	Maintenance of bank accounts	Reports (statements)	
		on paper	through MyFibank
5.	Amendment of terms and conditions of special accounts	by arrangement, min. BGN 50	
6.	Accounts according to Art. 39 from Law on the attorneys		
6.1.	in local currency	BGN 20 monthly	BGN 14 monthly
6.2.	in foreign currency	BGN 25 monthly	BGN 20 monthly
7.	Customer accounts of insurance brokers and agents according to Art. 306, para 1, Item 2 of the Insurance Code	BGN 20 monthly	BGN 14 monthly
8.	Special accounts according to Art. 24 of the Law on public execution officers	free of charge	free of charge
9.	Special accounts according to Art. 25a of the Law on notaries and notarial practice	BGN 20 monthly	BGN 14 monthly
10.	Special accounts under concession contract	free of charge	free of charge
11.	Account according to Art. 23 of the Law on payment services and payment systems /safeguard account/	BGN 50	BGN 50
12.	Account according to Art. 92 of the Law on Markets in Financial Instruments /client account of the investment intermediary /	BGN 50	BGN 50
Art. 3	Closing of bank accounts	At office	Through MyFibank
1.	Closing of current accounts by order of the Account Holder	BGN 30	BGN 30
2.	Closing of deposit accounts	free of charge	free of charge
3.	Closing of donation accounts	free of charge	not supported
4.	Closing of other bank accounts	free of charge	free of charge
4.1.	for accumulation accounts	BGN 30	not supported
4.2.	for liquidation accounts	BGN 30	not supported
4.3.	for accounts of enterprising committee under the Election Code	free of charge	not supported
4.4.	Account according to Art. 23 of the Law on payment services and payment systems /safeguard account/	BGN 30	not supported
4.5.	Account according to Art. 92 of the Law on Markets in Financial Instruments /client account of the investment intermediary /	BGN 30	not supported



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Art. 4 Bank accounts of investment intermediaries (non-banks)		At office	Through MyFibank
1.	Bank accounts of investment intermediaries (non-banks) servicing book-entry securities transactions	according to Chapter II, Section XIII, Art. 5	according to Chapter II, Section XIII, Art. 5
Art. 5 VIP – IBAN			
1.	For a package for up to 5 accounts	BGN 100	not supported
Art. 6 Reports (statements) on bank account			
1.	Report (statement) on bank account – upon request in Fibank		
1.1.	report for a chosen period/day from the current month - duplicate	BGN 3	
1.2.	monthly report for a previous period up to 6 months as of the last reporting period inclusive	BGN 5 per report	
1.3.	monthly report for a previous period more than 6 months	BGN 10 per report	
2.	Reports (statements) on bank accounts on an electronic medium – electronic banking “My Fibank”		free of charge
Art. 7 Reports (statements) on accounts with bank cards		At office	Through MyFibank
1.	Report on account with a debit card – by mail		
1.1.	monthly	BGN 5	free of charge
1.2.	for 3 months	BGN 10	free of charge
1.3.	for 6 months	BGN 15	free of charge
1.4.	for 12 months	BGN 30	free of charge
2.	Statement on card account with a credit card on a paper-based medium		
2.1.	monthly by mail	BGN 5	
2.2.	upon request at Fibank for the last reporting period	BGN 5	
2.3.	upon request at Fibank for the last reporting period - duplicate	BGN 10	
2.4.	upon request at Fibank for previous reporting period	BGN 20	
3.	Reports (statements) on electronic medium on card accounts, incl. credit card		free of charge





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Art. 8 Bank packages		Monthly	
1.	Fibank Business		BGN 24.00
2.	Fibank Business Class		BGN 18.50
3.	Fibank Business Class +		BGN 29.50
4.	Fibank Business Class Premium		BGN 58.00
5.	Fibank Ultra Business		BGN 98.00
Art. 9 Gold account		At Office	Through MyFibank
1.	Opening	free of charge	free of charge
2.	Maintenance	0.10% on an annual basis, min. BGN 3.90 monthly	0.10% on an annual basis, min. BGN 3.90 monthly
3.	Closing	free of charge	not supported
4.	Purchase and sale of dematerialized gold	BGN 2.00	free of charge
5.	Commission for total daily customer's accounts balance	not applicable	not applicable
6.	Reports (statements) on bank account – upon request in Fibank		
6.1.	report for a chosen period/day from the current month	BGN 2.00	
6.2.	monthly report for a previous period up to 6 months as of the last reporting period inclusive	BGN 5.00 per report	
6.3.	monthly report for a previous period more than 6 months	BGN 10.00 per report	
6.4.	reports (statements) on bank accounts on an electronic medium		free of charge
Art. 10 Garnishment notice on accounts			
1.	Blocking of accounts in execution of a received garnishment notice		BGN 30
2.	Administration of a blocked account with an order received from the body that imposed the garnishment for a temporary authorization for urgent payments		BGN 30 for each order



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Notes:

1. The Bank requires a minimum balance of BGN 50.00 (EUR 50 or the equivalent amount in foreign currency) for all accounts defined in Art. 1, Item 1 and Art. 2, Item 1 and a minimum balance of BGN 50.00 for accounts of enterprising committee under the Election Code. Zero balance under these types of accounts shall be deemed sufficient ground for closing the account without prior notification of the Account Holder.
2. Products and services which are included in the bank packages under Art. 8 are described in Appendix "Packages for business clients" to Fibank's Tariff.
3. VIP – IBAN can be generated only by opening an account and the fee under Art. 5 is collected by opening of 1 to 5 accounts at once.
4. The commission under art. 2, item 4 shall be calculated for the amount, exceeding the specified overall account balance (OAB) in BGN or the equivalence in other currencies (under the BNB exchange rate) for each day of exceeding on actual number of days basis, where the year is considered to be 365 days, respectively 366 days and shall be due daily.
OAB is equal to the total account balance (credit balance for the day) for each account of the client in the Bank, incl. deposit accounts. The commission shall not be applied in case of exceeding the OAB from the paid interest on the maturity date of the deposit, on balances on accounts used as credit exposure collateral and for balances on: a) budget accounts; b) cumulative accounts; c) accounts which opening is regulated by law and where balances of third parties are kept; d) accounts in USD.
Depositing of amounts, exceeding the stated above OAB may contribute to negative profitability to the client's account
5. Duplicate – a report (statement) on a paper-based medium given upon customer's demand in an office/branch different from those where statements are received or when receiving statements on electronic medium through electronic banking "My Fibank".
6. The fees and commissions valid for legal entities shall also be applied to customers-condominium regardless of their management form and type of used bank services and to customers-enterprising committees under the Election Code.
7. No fee shall be collected by the Bank for closing an accumulation account under Art. 3, Item 4.1. in case the customer simultaneously opens a current account.
8. Commission under Art. 9, item 2 shall be calculated on the credit balances for each day based on the actual number of days, the year considered as consisting of 365 days, 366 days respectively, due to monthly, unless in case of closing the account, when the commission shall be accrued and due as of the date of its closing. Commission shall be paid through the servicing account and calculated at the exchange rate of the Bulgarian lev to the price of gold announced by Bulgarian National Bank for the day. In case servicing account is opened on the currencies, different from Bulgarian lev, the commission shall be recalculated at the Bulgarian National Bank exchange rate for the respective currency as of the date of the transaction.





Bank accounts	Art. 1	Cash transactions	in local currency	in foreign currency
	1.	Cash deposit	0.70%, min. BGN 6	0.70%, min. EUR 3
Cash transactions	2.	Cash withdrawal		
	2.1.	up to BGN 200,000/ EUR 100,000 with prior notice	0.70%, min. BGN 10	0.70%, min. EUR 6
Purchase and sale of foreign currency	2.2.	for the amount above BGN 5,000/ EUR 2,500 up to BGN 200,000/ EUR 100,000 without prior notice	0.80%, min. BGN 10	0.80%, min. EUR 6
Transfers	2.3.	above BGN 200,000/ EUR 100,000 with prior notice	by arrangement, min. 0.80%	by arrangement, min. 0.80%
	2.4.	from term deposits		
Cheques in foreign currency	2.4.1.	at maturity	free of charge	free of charge
	2.4.2.	before maturity	according to Art. 1, Items 2.1., 2.2. and 2.3.	according to Art. 1, Items 2.1., 2.2. and 2.3.
Letters of credit	2.5.	Withdrawal of amounts in foreign currency based on prior declared denomination structure (if possible for the Bank)		0.01% on the amount, min. EUR 5
Documentary / Clean collections	3.	Cash transfers to accounts with Fibank		
	3.1.	To accounts of business clients		
International guarantees	3.1.1.	when the orderer is Fibank's client	0.5%, min. BGN 5	0.5%, min. EUR 2.50
	3.1.2.	when the orderer is not Fibank's client	0.55%, min. BGN 6	0.55%, min. EUR 3
Lending	3.2.	To accounts of individuals		
	3.2.1.	when the orderer is Fibank's client	0.3%, min. BGN 4	0.3%, min. EUR 2
Bank cards	3.2.2.	when the orderer is not Fibank's client	BGN 4 plus 0.3%	EUR 2 plus 0.3%
	3.3.	to accounts of Ministry of Interior (MI) for payment of fees for administrative services, related with vehicles	according Appendix	
Financial instruments	4.	Cash deposit in BGN coins	5% of the amount, min. BGN 10	not supported
Distance banking	5.	Cash withdrawal of coins	5% of the amount, min. BGN 10	not supported
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		in local currency	in foreign currency
6.	To/from customer accounts of insurance brokers and agents according to Art. 155, para 1, Item 2 of the Insurance Code		
6.1.	Cash deposits including cash transfers		
6.1.1.	up to BGN 3,000/EUR 1,500	BGN 2 per deposit	EUR 2
6.1.2.	for the amount above BGN 3,000/ EUR 1,500	0.1%, max. BGN 200	0.15%, max. EUR 100
6.2.	Cash withdrawal	according to Art. 1, Item 2	according to Art. 1, Item 2
7.	To/from special accounts according to Art. 25a of the Law on notaries and notarial practice		
7.1.	Cash deposits including cash transfers	according to Art. 1, Item 1	according to Art. 1, Item 1
7.1.1.	by individuals, including non-clients of FIBank	free of charge	free of charge
7.2.	Cash withdrawal	according to Art. 1, Item 2	according to Art. 1, Item 2
8.	Cash depositing, including cash transfer to special accounts under Art.24 of the Private Enforcement Agents Act, including when the payer is not a client of Fibank.	free of charge	free of charge
9.	In the event of prior arrangement and subsequent refusal or reduction of the requested amount upon withdrawal	0.3% on the refused/reduced amount, min. BGN 10	0.3% on the refused/reduced amount, min. EUR 20
Art. 2	Other cash transactions		
1.	Collection and/or transportation of cash amounts		by arrangement, min. BGN 75
2.	Enlarging/breaking of banknotes		1% on the amount, min. BGN 10
3.	Checking of banknotes		BGN 1 per banknote
4.	Exchange of damaged banknotes in foreign currency including postponed exchange of damaged and/or dropped out banknotes in foreign currency		10% on the amount for amounts up to 5000 currency units; 5 % on the amount for amounts above 5000 currency units
5.	Exchange of BGN banknotes to coins and vice versa		3 %, min. BGN 10





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Notes:

1. For calculation of the commission under Art. 1 all deposits or all withdrawals shall be summed up per client on a daily basis. For calculation of the commission in foreign currency all deposits or all withdrawals shall be summed up per client on a daily basis in EUR or the equivalence of other foreign currency in EUR at the Bulgarian National Bank's daily exchange rates.
2. For cash withdrawals above BGN 5,000 or EUR 2,500 (equivalence in USD), the client should make a prior notice until 15.00 o'clock on the previous working day. A preliminary notice is needed for cash withdrawals in currencies different from BGN, EUR and USD. Amounts above BGN 30,000 or EUR 15,000 (equivalence in other foreign currency) should be announced 2 working days in advance, amounts above BGN 1,000,000 (equivalence in other foreign currency) – 7 working days in advance.
3. For prior notice under Item 2 stated above sufficient funds on the Account are required.
4. Cash withdrawals above BGN 50,000 (equivalence in foreign currency) on working days after 17.30, as well as on Saturdays, Sundays and holidays should not be allowed without prior notice in accordance with Item 2 stated above and should be written out with own signature and submitted personally by the Account Holder at Fibank's office.
5. For cash withdrawals from term deposit accounts at maturity or before maturity, a prior notice is required for the amounts, within the timeframe and the requirements, under Item 1, 2, 3 and 4 above.
6. Cash withdrawals without prior notice shall be executed within the official working hours of the Bank from 09:00 to 17:30, in case that the banking office dispose of the respective exceeding over the cash surplus. Withdrawals from deposit accounts without prior request can be made within the official working hours of the Bank from 09:00 to 17:30 and in the following offices:
- for Sofia - in the office of Dragan Tsankov;
- for the country - from the central office of the branch;
- for the clients of "Private Banking Department" - after negotiation with the Vault.
7. The commission for withdrawal based on prior declared denomination structure shall be additionally paid to the commission for cash withdrawal under Art.1, Item 2.
8. The commission for cash deposit in coins (Art. 1, Item 4) shall be collected in case of deposit of coins more than 20 items (total of all cash deposits per day) regardless of their denomination including when the deposit is mixed (of banknotes and coins). This commission shall be accrued on the whole amount of the deposited coins and shall be additionally paid to the commission for cash deposit under Art. 1, Item 1, Item 3, Item 6.1., Item 7.1.
9. The commission for cash withdrawal of coins (Art. 1, Item 5) shall be additionally paid to the commission for cash withdrawal under Art. 1, Item 2, Item 6.2. and Item 7.2.
10. The orderer is the person on behalf of whom and on whose account the cash transfer is executed.
11. As of 05.04.2019 the fee upon Art. 1., Item 1 shall be collected also for depositing to deposit accounts.





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Art. 1	Purchase and sale of foreign currency	
1.	On bank accounts with Fibank	free of charge
2.	On a cash desk	0.1% of the deposited amount, min. BGN 1
Art. 2	Exchange of foreign currency for other foreign currency	
1.	For amounts up to EUR 100,000	0.5% min. EUR 1
2.	For amounts above EUR 100,000	free of charge
Art. 3	Cash purchase or exchange of CHF banknotes from 8th series (dropped out banknotes from April 2021)	
1.	up to 500 000 CHF	3%
2.	from 500 000 CHF up to 1 000 000 CHF	2%
3.	over 1 000 000 CHF	1%
4.	Finance institutions	by arrangement, min. 1%
Art. 4	Cash purchase or exchange of GBP banknotes (dropped out banknotes from 01 October 2022)	
1.	up to 500 000 GBP	3%
2.	from 500 000 GBP up to 1 000 000 GBP	2%
3.	over 1 000 000 GBP	1%
4.	Finance institutions	by arrangement, min. 1%

Note:

- For foreign exchange deals under Art. 2 in cash the clients shall also pay a charge under Art. 1, Item 2.
- For purchase or exchange of banknotes under Art. 3 for amounts above 100 000 CHF a prior notice is needed - 2 working days in advance.
- For purchase or exchange of banknotes under Art. 4 for amounts above 100 000 GBP a prior notice is needed - 2 working days in advance.



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A. IN LOCAL CURRENCY

Art. 1	Internal Transfers	at office	through MyFibank
1.	For transfer from account in BGN	BGN 4.50	BGN 0.60
1.1.	for transfer from account in EUR	BGN 5	BGN 1.20
1.2.	for transfer from account in foreign currency, different from EUR	BGN 6	BGN 3
2.	From and to accounts of one and the same client of Fibank	BGN 4.50	free of charge
3.	When the ordering customer-insurance broker or agent orders a transfer from customer account according to Art. 155, para 1, Item 2 of the Insurance Code to a beneficiary's account with Fibank	free of charge	free of charge
4.	When the ordering customer-notary officer orders a transfer from customer's account under Art. 25a of the Law on notaries and notarial practice to a beneficiary's account with Fibank	free of charge	free of charge
5.	When the ordering customer-public execution officer orders a transfer from customer account according to Art. 24 of the Law on public execution officers to a beneficiary's account with Fibank		free of charge
Art. 2	Interbank Transfers		
1.	When the orderer holds an account with Fibank through:		
1.1.	BISERA	BGN 7	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	BGN 1.50
1.3.	RINGS	BGN 40	BGN 12
2.	When the orderer does not hold an account with Fibank through:		
2.1.	BISERA	3%, min. BGN 20	not supported
2.2.	RINGS	3%, min. BGN 20 + BGN 20	not supported





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Art. 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
2.1.	via RINGS	BGN 12 plus BGN 5 (fee for file processing)	BGN 12
Art. 4	Incoming transfers	free of charge	free of charge
Art. 5	Direct debit		
1.	Initiation or payment between Fibank's clients	BGN 7	not supported
2.	Initiation or payment when the orderer or the beneficiary is not a client of Fibank (interbank)	BGN 6	not supported
Art. 6	Standing orders		
1.	Registration	BGN 2	free of charge
2.	Amendment/Complement of the registration	BGN 2	not supported
3.	Internal transfer	BGN 1	BGN 1
3.1.	from and to accounts of one and the same client of FIBank	free of charge	free of charge
4.	Interbank transfer (outgoing)	BGN 1.50	BGN 1.50
Art. 7	Automatic repayment of liabilities on credit card of Diners Club Bulgaria AD		
1.	Registration, amendment/complement of the registration	BGN 1	not supported
2.	Cancellation of the registration after client's order	BGN 1	not supported
3.	Transfer	BGN 0.20	not supported
Art. 8	Cancellation or changing the transfer requisites upon request by the orderer	BGN 15	BGN 15
1.	Cancellation of mass payment order	BGN 50	BGN 50



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Art. 9	Other charges and commissions	
1.	Cancellation of incoming transfer to account of Fibank's client upon request by other banks	BGN 15
2.	Inquiries for outgoing transfers to other banks upon request of the orderer	BGN 15
3.	Inquiries for incoming transfers to account of Fibank's client upon other bank's request	BGN 15
4.	Transfer in execution of garnishment	BGN 10
5.	Processing of incoming transfer in case of incorrectly indicated or closed IBAN of the payee in the order of the payer	BGN 10
6.	Blocking of transfers in connection with fraud	8%

Notes:

- For a transfer under Art. 2, Items 2, 2.1 the orderer shall not pay additional commission for cash deposit (under Art. 1 of Chapter Two, Section II "Cash transactions").
- For a cash ordered transfer under Art. 2, Items 1.1, 1.3 the orderer shall additionally pay a commission for cash deposit (under Art. 1 of Chapter Two, Section II "Cash transactions").
- For a transfer under Art. 3 the fee shall be collected for every separate credit transfer part of the mass payment transfer, excluding the file processing fee, which is collected once for every file.
- The Bank reserves the right to refuse to initiate interbank transfers ordered by persons non-clients of the Bank, as well as to refuse the processing of the orders with invalid bank account number of the beneficiary or to set commissions and fees for each particular case, which may differ from those specified in Art. 2.
- For transfers under Art.2, Item 1.2. – Accessibility is present when the beneficiary's payment service provider is certified and participates in the Instant Payments Blink Scheme.
- The charges under Art.9, Items 1 and 3 shall be paid by the Banks, upon their request for cancellation or inquiries for incoming transfers.
- The fee under Art.9, Item 4 shall be due in addition to the transfer fee.
- The fee under Art.9, item 6 shall be deducted from the amount of the transfer.
- Payment orders for interbank credit transfers accepted until:
 - BISERA - 17:00 o'clock at office; 17:45 o'clock through the electronic banking "My Fibank" (My Fibank);
 - SEBRA - 14:30 o'clock at office; 15:15 o'clock through MyFibank;
 - RINGS – 14:45 ч. o'clock at office; 15:20 o'clock through MyFibank
 shall be executed on the same working day and payment orders accepted after this time shall be executed on the next working day.
- Payment orders for internal credit transfers accepted until:
 - at offices with standard working hours – 17:30 o'clock;
 - at offices with extended working hours – 21:30 o'clock;
 - through My Fibank – 22:00 o'clock,
 shall be executed on the same working day and payment orders accepted after this time shall be executed on the next working day.





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B. IN FOREIGN CURRENCY

Art. 1	Internal transfers	at office	through MyFibank
1	For transfer from account in foreign currency different from EUR	BGN 6	BGN 3
1.1.	for transfer from account in EUR	BGN 5.00	BGN 1.20
1.2.	for transfer from account in BGN	BGN 4.50	BGN 0.60
2.	From and to accounts of one and the same client of Fibank	BGN 4.50	free of charge
3.	When the ordering customer-notary officer orders a transfer from customer account according to Art. 25a of the Law on notaries and notarial practice to a beneficiary's account with Fibank	free of charge	
4.	When the ordering customer-public execution officer orders a transfer from customer account according to Art. 24 of the Law on public execution officers to a beneficiary's account with Fibank		free of charge
Art. 2	Standing orders		
1.	Registration	BGN 2	free of charge
2.	Amendment/Complement of the registration	BGN 2	not supported
3.	Internal transfer	BGN 1	BGN 1
3.1.	from and to accounts of one and the same client of Fibank	free of charge	free of charge



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Art. 3	Credit Transfers	at office	through MyFibank
1.	Incoming transfers		
1.1.	for amounts in EUR within EEA	free of charge	free of charge
1.2.	for amounts up to EUR 100, outside EEA regardless the currency, or within EEA in currency different from EUR	free of charge	free of charge
1.3.	for amounts above EUR 100, outside EEA regardless the currency, or within EEA in currency different from EUR	0.10%, min. EUR 10, max. EUR 150	0.10%, min. EUR 10, max. EUR 150
2.	Outgoing transfers		
2.1.	in EUR within EEA	BGN 7	BGN 1.50
2.2.	express transfers in EUR within EEA at the client's request	BGN 40	BGN 12
2.3.	outside EEA, regardless the currency, or within EEA in currency different from EUR	0.20%, min. EUR 25, max. EUR 250	0.10%, min. EUR 10, max. EUR 200
2.3.1.	for amounts up to EUR 500	EUR 15	EUR 15
2.4.	express transfers outside EEA, regardless the currency or within EEA in currency different from EUR	0.25%, min. EUR 35, max. EUR 350	0.20%, min. EUR 30, max. EUR 300
2.5.	transfers to UNIBank, R North Macedonia	BGN 4.90	BGN 1.20
Art. 4	Other fees and commissions		
1.	Transfer cancellation upon request by local or foreign banks		BGN 100
1.1.	Cancellation of transfer in EUR upon request by banks within EEA		BGN 15
2.	Cancellation or changing the transfer requisites by the orderer		BGN 80 plus actual costs
2.1.	Cancellation or changing the transfer in EUR requisites within EEA upon request by the orderer		BGN 15
3.	Inquiries for outgoing transfers upon request of the orderer		BGN 50 plus actual costs
3.1.	Inquiries for outgoing transfers in EUR to other banks within EEA upon request by the orderer.		BGN 15
4.	Inquiries for incoming transfers upon request of other banks		BGN 70 plus actual costs
4.1.	Inquiries for incoming transfer in EUR from other banks within EEA to account of Fibank's client		BGN 15





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	5.1.	for amounts up to EUR 1,000	EUR 2
Cash transactions	5.2.	for amounts over EUR 1,000	EUR 8
	6.	Sending of an excerpt from client's account via SWIFT	EUR 100 per month
Purchase and sale of foreign currency	7.	In case of a wrong or missing IBAN of the beneficiary in the orderer's application	EUR 20
	8.	Transfer in execution of garnishment	BGN 5
Transfers	9.	Blocking of transfers in connection with fraud	8%

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Notes:

- Conditional transfers shall be handled as documentary letters of credit.
- The return of a incoming transfer by order of the beneficiary shall be considered as a transfer.
- When performing a payment transaction within the European Economic Area (EEA) the charges paid by the payer and the payee shall be shared (SHA) – each of them shall pay the charges due to his payment service provider.
a) If payments are done in a currency different from the currency of an EEA country and the payment service user is not an individual the charges may be fully collected from the payer (OUR) or from the payee (BEN) after their individual agreement with the servicing banks and after agreement between the banks.
b) When performing a payment transaction outside EEA the charges shall be paid (OUR/SHA/BEN) in accordance with payers' indications and the terms of the respective payment system.
- The charges under Art. 4, Item. 1 and 4 shall be due by the banks upon their request for transfer cancellation or inquiry for incoming transfers to accounts of Fibank's client.
- The fee under Art.4, Item 8 shall be due in addition to the transfer fee
- The fee under Art.4, item 9 shall be deducted from the amount of the transfer.
- Payment orders for interbank credit transfers accepted until:
a) outgoing transfers in EUR within EEA – 16:00 o'clock at office; 16:15 o'clock through MyFibank;
b) express transfers in EUR within EEA at the client's request - 17:30 o'clock at office and through MyFibank;
c) transfers outside EEA, regardless the currency, or within EEA in currency different from EUR - 17:00 o'clock at office; 17:30 through MyFibank;
d) express transfers outside EEA, regardless the currency or within EEA in currency different from EUR - 17:00 o'clock at office; 17:30 ч. – through MyFibank, shall be executed on the same working day, and orders accepted after this time - on the next working day.
- Payment orders for internal credit transfers accepted until:
a) at offices with standard working hours – 17:30 o'clock;
b) at offices with extended working hours – 21:30 o'clock;
c) through My Fibank – 22:00 o'clock,
shall be executed on the same working day and payment orders accepted after this time shall be executed on the next working day.





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Art. 1 Cheque collection

1. Collection of cheques drawn on other banks 0.30%, min. EUR 30, max. EUR 250

Art. 2 Cheques issuance

1. Drawn on a Bank where Fibank holds an account 0.30%, min. EUR 30, max. EUR 250

Art. 3 Additional fees

1. Cancellation of cheques at request of the orderer

1.1. when the original cheque is presented EUR 25

1.2. when the original cheque is not presented (stop payment of issued cheque) EUR 25 plus the fee of the bank payer

2. Express cheque issuance in the same working day EUR 20

Note:

1. The commissions of the other banks under Art. 1, if such occur, are at orderer's expense and shall be additionally collected.

2. The term of cheque issuance in Sofia offices of Fibank shall be until the end of working day following the day of the presentation of issuance request. For offices out of Sofia the term shall be prolonged with one working day.

3. The cheques shall be collected/issued only on/of the client account in Fibank.





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A. LETTERS OF CREDIT IN LOCAL CURRENCY

Art. 1 Letters of credit opened by Fibank

1.	Opening, handling and payment	
1.1.	with cash collateral	0.30%, min. BGN 100 per quarter or part thereof
1.2.	with non-cash collateral	0.50%, min. BGN 100 per quarter or part thereof
2.	Amendment of the conditions (except for increase of amount and extension)	BGN 50
3.	Cancellation before expiry	BGN 50
4.	Discrepant documents under the Letter of Credit (to be collected by the confirming bank)	BGN 100
5.	Deferred payment or acceptance (as from the date of payment acceptance)	0.1%, min. BGN 50 per month or part thereof

Art. 2 Letters of credit opened with Fibank by other banks

1.	Advising without obligation (except for increase of amount and extension)	0.1%, min. BGN 50, max. BGN 500
2.	Advising of amendment (except for increase of amount and extension)	BGN 50
3.	Handling and payment of the documents	0.175%, min. BGN 50, max. BGN 800
4.	Confirmation	by arrangement
5.	Letter of Credit cancellation before expiry	BGN 50
6.	Discrepant documents submitted, returned for correction and adjustment	BGN 50
7.	Transfer of Letter of Credit to other beneficiary	0.2%, min. BGN 50, max. BGN 250
8.	Maturity control for deferred payment under documentary credits not confirmed by Fibank	0.1%, min. BGN 30, max. BGN 250 per quarter or part thereof
9.	Assignment of proceeds under documentary credit upon instruction of the beneficiary	0.1%, min. BGN 30, max. BGN 150
10.	Advising of assignment of proceeds under an Letter of credit in favor of Fibank's client without commitment	BGN 40





B. DOCUMENTARY (STANDBY) LETTERS OF CREDIT IN FOREIGN CURRENCY			
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	1.	Transmission of a letter of credit message to other bank	EUR 35
	2.	Pre-advice	EUR 30
	3.	Advising without commitment (applies also for confirmed letters of credit)	0.1%, min. EUR 50, max. EUR 500
	4.	Confirmation	by arrangement
	5.	Advising of amendment (except for increase, extension and confirmation)	EUR 45
	6.	Handling and payment of documents (including payment without presentation of documents)	0.2%, min. EUR 50
	7.	Maturity control for deferred payment under documentary letter of credit not confirmed by Fibank	0.1%, min. EUR 30, max. EUR 250 per quarter or part thereof
	8.	Cancellation of a documentary letter of credit before expiry date	EUR 50
	9.	Forwarding of a documentary letter of credit for utilization to other bank	0.1%, min. EUR 40, max. EUR 500
	10.	Presented discrepant documents which are returned for correction	EUR 60
	11.	Transfer of documentary letter of credit to another beneficiary	by arrangement, min. 0.2%, min. EUR 70, per quarter or part thereof
	12.	Assignment of proceeds under documentary letter of credit (cession) upon instruction of the beneficiary	0.15%, min. EUR 50 per quarter or part thereof
	13.	Advising of assignment of proceeds under an letter of credit in favor of Fibank's client without commitment	0.1%, min. EUR 40, max. EUR 100
	14.	Advising of amendment of assignment of proceeds under a letter of credit (except for increase of the amount)	EUR 35
Art. 2			
Documentary letters of credit opened by Fibank			
	1.	Telex/SWIFT pre-advice	EUR 30
	2.	Opening, handling and payment	
	2.1.	with cash collateral	0.30%, min. EUR 70 per quarter or part thereof
	2.2.	with non-cash collateral	0.50%, min. EUR 70 per quarter or part thereof
	3.	Bank confirmation of documentary letters of credit without cash collateral, until termination of commitment	by arrangement
	4.	Deferred payment or acceptance (as from the date of acceptance of payment)	0.1%, min. EUR 50 per month or part thereof
	5.	Amendment of the conditions under a documentary letter of credit (except for increase, extension and confirmation)	EUR 45





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6.	Cancellation of documentary letters of credit before expiry date	EUR 40
7.	For extended liability by Fibank, complexity or express handling of letters of credit, (back to back letters of credit, guarantees, collections, transfers, payments provided with standby letters of credit for loan return, etc.) the commission shall be increased by	min. 0.05%, min. EUR 30, max. 0.5%, once only
8.	Payment of received discrepant documents (the foreign bank is charged)	EUR 70

Notes:

- For letters of credit, containing "about/approximately", the Bank shall calculate all fees and charges based on the amount/increased amount of the documentary letter of credit plus 10%, unless otherwise defined.
- For revolving/increase the Bank shall apply fees and charges on the revolving/increased amount as for opening a new documentary letter of credit.
- The commission for opening/confirming a documentary letter of credit shall be collected for the entire term of validity of the documentary letter of credit and shall not be refunded in case of cancellation before the expiry date or if the documentary letter of credit is not used.





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Art. 1	Collection of documents received from other banks	
1.	Delivery of documents against payment or acceptance	0.25%, min. EUR 50
2.	Maturity control for deferred payment	0.1%, min. EUR 30 per quarter or part thereof
3.	Delivery of documents "free of payment"	0.2%, min. EUR 40, max. EUR 250
4.	Advising amendment of any collection instructions	EUR 40
5.	Return of unpaid collection documents	EUR 50
6.	Nonpayment tracers	EUR 30
7.	Transmission of collections to other banks	EUR 30
8.	Documents covering delivery of goods consigned to the address of Fibank instead of the payer's address upon preliminary agreement	0.35%, min. EUR 50
Art 2	Documents sent for collection to other banks	
1.	Sending of documents for collection/acceptance	0.25%, min. EUR 50, per quarter or part thereof, max. EUR 600
2.	Amendment of collection instructions	EUR 40
3.	Payment tracers	EUR 30





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Art. 1 Guarantees issued by other banks		
1.	Telex/SWIFT pre-advice	EUR 35
2.	Transmission of a message on guarantee to other bank	EUR 35
3.	Advising without commitment	0.1%, min. EUR 50 max. EUR 500
4.	Re-issuance/confirmation against a counter guarantee by another bank	by arrangement
5.	Advising amendment	EUR 45
6.	Payment and handling of documentary guarantees	According to Chapter II, Section VI, letter B, Art. 1, Items 6,7,8,10,11,12
7.	Cancellation before expiry date	EUR 40
8.	Handling payment claims of the beneficiary under the guarantee	0.1%, min. EUR 50, max. EUR 100
Art. 2 Guarantees/counter guarantees issued by Fibank		
1.	Telex/SWIFT pre-advice	EUR 35
2.	Guarantee issue	
2.1.	with cash collateral	0.30%, min. EUR 50 per quarter or part thereof
2.2.	with non-cash collateral	by arrangement
2.3.	Express issuance of bank guarantees	EUR 30 (additional fee)
3.	Request for issuance of other bank's guarantee based on a counter guarantee, issued by Fibank	
3.1.	for the period prior to issuance	0.05%, min. EUR 50 per quarter or part thereof
3.2.	for the period covering the issuance of the guarantee to the expiry date of the counter-guarantee	by arrangement

4.	Amendment of the conditions under bank guarantees	
4.1.	with cash collateral	
4.1.1.	excluding increase and/or extension	EUR 50
4.1.2.	increase and/or extension	as for a new guarantee on the increased amount and/or extended term
4.2.	with non-cash collateral	
4.2.1.	excluding increase and/or extension	EUR 50
4.2.2.	increase and/or extension	as for a new guarantee on the increased amount and/or extended term
5.	Issuance of a guarantee for opening of a letter of credit	0.2%, min. EUR 40 per quarter or part thereof
6.	Issuance of a guarantee for payment of papers (bills of exchange, promissory notes, etc.), as well as for acceptance or avalizing of such papers	0.15%, min. EUR 70 per month or part thereof
7.	Extended liability by Fibank, monitoring other transactions, related to the guarantee (back to back letters of credit, guarantees, collections, transfers, payments provided with guarantee for loan return, etc.) the commission shall be increased by	by arrangement, min. 0.05%, min. EUR 30, max. 0.5% once only
8.	Payment in case of claims under guarantee/ counter guarantee	0.1%, min. EUR 50, max. EUR 500

Notes:

- The commission for issuance/confirmation shall be collected for the entire term of validity of the guarantee and shall not be refunded when reducing or canceling the guarantee before the expiry date.
- Documentary guarantees shall be treated as letters of credit for the purposes of the present Tariff.





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A. LENDING TO LARGE AND MEDIUM ENTERPRISES

Art. 1 Loan application fee

1.	For loans:	0.15%, min. BGN 130
1.1.	for "Cash" business loan	BGN 40
1.2.	for Business overdraft	free of charge
2.	For expert opinions, evaluations, consultations and other services related to analysis of the loan application and evaluation of the collateral additionally	the actual costs
3.	For structuring of financing	by arrangement

Art. 2 Grant fee

1.	for "Cash" business loan	1% once only
2.	for Business overdraft	free of charge

Art. 3 Commitment Fee, including a tranche of the credit line 1%

1.	On overdraft, including "Cash" business loan	1% annually
2.	On Business overdraft	free of charge

Art. 4 Management Fee

1.	On loans	1% for each consecutive year or part thereof
2.	On conditional loan and credit line	0.25% once only
2.1.	On a tranche of the credit line	1% annually
3.	On overdraft	1% for each consecutive year or part thereof
3.1.	On Business overdraft	free of charge
4.	For loans, including overdrafts above BGN 500,000	by arrangement
5.	For "Cash" business loan (on the principal repayment balance or the amount of the overdraft after expiry of the first year)	0.5% for each consecutive year or part thereof

Art. 5 Renegotiation

1.	Renegotiation application fee	BGN 500
1.1.	for "Cash" business loan	BGN 20
1.2.	for Business overdraft	free of charge
1.3.	for extension of the utilization term of an overdraft	at amount according to Art. 1 of this Section
2.	Renegotiation of a credit deal conditions	0.15%, min. BGN 100, max. BGN 10 000
2.1.	for loans with cash collateral	free of charge
2.2.	for "Cash" business loan	free of charge
2.3.	for Business overdraft	free of charge

Art. 6 Prepayment

1.	Working capital loan, including a tranche of the credit line for working capital	2%
2.	Investment loan, including a tranche of the credit line for investment capital	3%
3.	Funded by other financial institutions (refinancing)	5%
4.	Preliminary termination of an overdraft contract	5% from the amount of the approved overdraft
4.1.	for Business overdraft	free of charge
5.	for "Cash" business loan	free of charge

Art. 7 Obliteration of mortgage

1.	Obliteration of registered pledge	BGN 50
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B. LENDING TO SMALL ENTERPRISES

Art. 8 Loan application fee

1.	For loans:	0.15%, min. BGN 130
1.1.	for "Cash" business loan	BGN 50
1.2.	for Business overdraft	free of charge
2.	For expert opinions, evaluations, consultations and other services related to analysis of the loan application and evaluation of the collateral – additionally	the actual costs

Art. 9 Grant fee

1.	for "Cash" business loan	0.2%, min. BGN 100, max. BGN 1000 once only
2.	for Business overdraft	free of charge

Art. 10 Commitment Fee, including a tranche of the credit line 1%

1.	On overdraft, including "Cash" business loan	1% annually
2.	On Business overdraft	free of charge

Art. 11 Management Fee

1.	On loans	1% for each consecutive year or part thereof
2.	On overdraft	1% for each consecutive year or part thereof
2.1.	On Business overdraft	free of charge
3.	Conditional loan and credit line	0.25%, once only
3.1.	On a tranche of the credit line	1% annually
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)	0.2%, min. BGN 100, max. BGN 1000

Art. 12 Renegotiation

1.	Renegotiation application fee	BGN 100
1.1.	for "Cash" business loan	BGN 50
1.2.	for Business overdraft	free of charge
1.3.	for extension of the utilization term of an overdraft	at amount according to Art.8 of this Section
2.	Renegotiation of a credit deal conditions	0.15%, min. BGN 100, max. BGN 10 000
2.1.	for loans with cash collateral	free of charge
2.2.	for "Cash" business loan	free of charge
2.3.	for Business overdraft	free of charge

Art. 13 Prepayment

1.	Working capital loan, including a tranche of the credit line for working capital	2%
2.	Investment loan, including a tranche of the credit line for investment capital	3%
3.	Specialized loan	5%
4.	Funded by other financial institutions (refinancing)	5%
5.	Preliminary termination of an overdraft contract	5% from the max permissible amount of the debit balance to date of preliminary termination
5.1.	for Business overdraft	free of charge
6.	for "Cash" business loan	free of charge
7.	Preliminary decrease of a loan limit of an overdraft contract	5% from the amount of the preliminary decreased limit

Art. 14 Obliteration of mortgage

1.	Obliteration of registered pledge	BGN 50
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C. MICROLENDING

Art. 15 Loans

1.	Loan application fee	0.15%, min. BGN 100
1.1.	for "Cash" business loan	BGN 50
1.2.	for Business overdraft	free of charge
2.	Grant fee	
2.1.	for "Cash" business loan	0.2%, min. BGN 100, max. BGN 1000 once only
2.2.	for Business overdraft	free of charge
3.	Commitment Fee	free of charge
3.1.	On overdraft, including "Cash" business loan and "Cash+" business loan	1% annually
3.1.1.	On Business overdraft	free of charge
3.2.	On a tranche of the credit line	1%
4.	Management Fee	
4.1.	for loans	1% for each consecutive year or part thereof
4.2.	on overdrafts	1% for each consecutive year or part thereof
4.2.1.	on Business overdraft	free of charge
4.3.	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)	0.2%, min. BGN 100, max. BGN 1000
4.4.	for "Cash+" business loan (on the principal repayment balance or the amount of the overdraft after expiry of the first year)	0.2%, min. BGN 50, max. BGN 500 for each consecutive year or part thereof
4.5.	for "Mortgage loan for foreign clients"	0.08% for each month
4.6.	for "Loan for farmers based on direct payments per surface unit"	1% for each consecutive year or part thereof
4.7.	for credit lines	0.25% once only
4.8.	for a tranche of the credit line	1% annually

5.	Renegotiation	
5.1.	renegotiation application fee, including "Cash+" business loan	BGN 50
5.1.1.	for "Cash" business loan	BGN 50
5.1.2.	for extension of the utilization term of an overdraft	at amount according to Art.15, Item 1 of this Section
5.1.3.	for Business overdraft	free of charge
5.2.	renegotiation of a credit deal conditions	0.15%, min. BGN 100, max. BGN 10 000
5.2.1.	for loans with cash collateral	free of charge
5.2.2.	for "Cash" business loan and "Cash+" business loan	free of charge
5.2.3.	for Business overdraft	free of charge
6.	Prepayment	3%
6.1.	Funded by other financial institutions (refinancing)	5%
6.2.	Preliminary termination of an overdraft contract	3% from the amount of the approved overdraft
6.2.1.	Funded by other financial institutions (refinancing)	5% from the amount of the approved overdraft
6.2.2.	for Business overdraft	free of charge
6.3.	For "Cash" business loan and "Cash+" business loan	free of charge
6.4.	For "Loan for farmers based on direct payments per surface unit" in case of prepayment with funds from "State Fund Agriculture" subsidy	free of charge
6.5.	On a tranche of the credit line for working capital	2%
6.6.	With own funds on investment loans, including on a tranche of the credit line for investment capital	3%
7.	Obliteration of mortgage	BGN 100
7.1.	Obliteration of registered pledge	BGN 50





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D. BANK GUARANTEES

Art. 16 Bank guarantees

1.	Issuance of bank guarantees	
1.1.	with cash collateral	0.30%, min. EUR 20 per quarter or part thereof
1.2.	with non-cash collateral	by arrangement, min. EUR 50
1.3.	Business bank guarantee	0.30%, min. 20 e8po per quarter or part thereof
1.4.	Express (within 24 hours) issuance of bank guarantees – additionally	EUR 50
2.	Amendment of conditions under bank guarantees	
2.1.	Excluding increase and/or extension	EUR 50
2.2.	Increase and/or extension	according to Art. 16, Item 1.1., Item 1.2. or Item 1.3. on the increased amount and/or extended term of the guarantee

Art. 17 Discounting, acceptance, avalizing commercial papers, assigning or acquiring receivables, regardless of the financial instrument used

by arrangement

Art. 18 Internal and export factoring

by arrangement





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Notes:

1. The fees under Art. 1, Art. 8 and Art. 15, Item 1 are due for all types of loan deals, including granting of loans, bank guarantees, authorizing conditional loans, discounting, acceptance, availing commercial papers, assigning or acquiring of receivables regardless of the financial instrument used, with the exception of bank guarantees secured by cash or conditional loan.
2. For the purpose of defining the fees under Art. 1, Art. 8 and Art. 15, Item 1, the Bank shall calculate the BGN equivalence of loans denominated in foreign currency using the daily exchange rate of the Bulgarian National Bank for the respective currency.
3. The commitment fee is a lump-sum fee, which shall be calculated after expiry of the utilization term on the unused amount of the loan or the respective loan tranche. By loans with term of utilization longer than 30 calendar days, reckoned from the 31st day, a supplementary commission for commitment shall be calculated (on annual basis) on the difference between the amount of the approved loan and the actual debt during every day of the utilization period and is due on a monthly basis.
4. The commitment fee for overdraft loan shall be calculated on the difference between the amount of the approved loan (limit of the overdraft) and the actual debt during every day of the utilization period and is due on a monthly basis.
5. The management fee is lump-sum fee, calculated for every year or part thereof. For the first year the fee is calculated on the total amount of the approved loan and is due no later than the first disbursement of the loan. For every following year or part thereof, the fee is calculated on the unpaid amount of the loan. The management fee for conditional loan/credit line is a lump-sum fee, calculated for the entire term of the loan on the total amount of the conditional loan/credit line. The management fee for a tranche of the credit line is calculated on the amount of the reclaimed tranche.
 - 5.1. The management fee for overdraft loan per Art. 4, Item 3 and Art. 11, Item 2 for deals concluded until 14.11.2016 shall be calculated at the rate of 1.5% for each consecutive year or part thereof.
6. In the event of renegotiation of a loan, the management fee is collected for the increased loan amount and/or for the extended loan term (Art. 4 or Art. 11 or Art. 15, Item 4) plus the fee for renegotiation under Art. 5, Item 1 and Item 2 or Art. 12, Item 1 and Item 2 or Art. 15, Item 5.1. and 5.2.
 - 6.1. In the event of renegotiation of maturity overdraft for extension of its utilization term (or other conditions) the fees and commissions due shall be collected as for a new loan.
7. In the event of renegotiation of the loan (when the loan amount is not increased and/or the loan term is not extended) the commission under Art. 5 or Art. 12 or Art. 15, Item 5 is collected on the outstanding loan amount/commitment of the Bank.
8. The fee for prepayment of the loan (Art. 6, Art. 13 and Art. 15, Item 6) shall be calculated on the part of the loan, including on a tranche of the credit line which is paid before maturity.
9. Fees and commissions for "Bank guarantees" as defined in the present Section XI. "Credit deals" refer to corporate clients, as well to small, medium and micro firms.
10. The fees under Art. 6, Item 4, Art. 13, Item 5 and Art. 15, Item 6.2. are not due for business credit card overdrafts.
11. The issuance fee of a bank guarantee shall be collected when it is issued for the entire term of its validity.



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X. BANK CARDS



VISA
Business Debit



Mastercard
Business Debit



Visa Platinum
Business Debit

A. DEBIT CARDS

Art. 1 Business debit cards

1.	Issuance of card on a current account	free of charge	12.	Cash withdrawal with debit card at POS terminal in branches of other bank outside EEA	BGN 8.00 + 1% of the amount
2.	Express issuance of debit card		13.	Change of PIN code at ATM in Bulgaria	free of charge
2.1.	for Fibank's head office and all offices and branches in Sofia – one working day after application submission	BGN 20	14.	Refund of amounts paid to payment account by card, related to return of or refusal from goods/services	1% of the amount
2.2.	for Fibank's branches outside Sofia – within three working days after application submission	BGN 20	15.	Change of limits of debit card	BGN 3
3.	Reissuance of a debit card		16.	Blocking a card	free of charge
3.1.	at expiration of the validity term	Free of charge	17.	Unblocking a debit card	BGN 1
3.2.	before expiration of the validity term	BGN 5	18.	Unjustified disputed transaction	BGN 20
4.	Maintenance	free of charge	19.	Balance check up at ATM	
4.1.	Visa Business Debit and Mastercard Business Debit	free of charge	19.1.	at Fibank's ATM	BGN 0.50
4.2.	Visa Platinum Business Debit	BGN 5	19.2.	at other bank's ATM in Bulgaria or within EEA	BGN 1.00
5.	Cash withdrawal from ATM		19.2.	outside EEA	BGN 2.00
5.1.	from Fibank's ATM	0.15%, min. BGN 0.30	20.	Delivery of an issued card for receiving:	
5.2.	from other banks' ATM in Bulgaria or within EEA	0.2%, min. BGN 1.50	20.1.	in a different town upon customer's request submitted at the office	BGN 10
5.3.	from ATM outside EEA	1%, min. BGN 7	20.2.	in a different office within the branch upon customer's request submitted at the office	BGN 5
6.	Payment at POS terminal in Bulgaria and abroad	free of charge	21.	Delivery of an issued card abroad by special courier upon customer's request	BGN 100
7.	Payment of services via ATM with debit card	free of charge	22.	Currency conversion for transactions in currency, different from the account's currency	0.25% of the amount
8.	Transactions, related to gambling and games of chance	1.5% of the amount			
9.	Cash withdrawal at commercial outlet	BGN 0.30			
10.	Cash withdrawal at POS terminal in branches of Fibank	BGN 5.00 + 1% of the amount			
11.	Cash withdrawal with debit card at POS terminal in branches of other bank in Bulgaria or within EEA	BGN 6.00 + 1% of the amount			

Notes:

- Express issuance of debit card for Fibank's head office and all offices and branches in Sofia – one working day after application submission
- Express issuance of debit card for Fibank's branches outside Sofia – within three working days after application submission





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B. CREDIT CARDS

Art. 2 Credit cards VISA & Mastercard

1.	Issuance of credit card	free of charge	10.	Transactions, related to gambling and games of chance	1.5% of the amount
2.	Express issuance of credit card		11.	Change of PIN code at ATM	free of charge
2.1.	for Fibank's head office and all offices and branches in Sofia – within two working day after application submission	BGN 50	12.	Refund of amounts paid to payment account by card, related to return of or refusal from goods/services	1% of the amount
2.2.	for Fibank's branches outside Sofia – within three working days after application submission	BGN 50	13.	Blocking a card	free of charge
3.	Reissuance of credit card	BGN 20	14.	Unblocking a card	BGN 5
4.	Annual maintenance fee for first card	BGN 89	14.1.	Unblocking a card when the amount is collectable in case of a blocking due to overdue payments	free of charge
5.	Cash withdrawal from ATM		15.	Change of card limits	BGN 20
5.1.	from Fibanks' ATM in Bulgaria	BGN 9.00 + 1% of the amount	16.	Unjustified disputed transaction	BGN 40
5.2.	from other banks' ATM in Bulgaria or within EEA	BGN 12.00 + 1% of the amount	17.	Automatic repayment of liabilities on credit card	
5.3.	from ATM outside EEA	BGN 17.00 + 1% of the amount	17.1.	registration, amendment/complement of registration	BGN 1
6.	Cash withdrawal at commercial outlet	BGN 1.50	17.2.	cancellation of registration upon request of the client	BGN 1
7.	Cash withdrawal at POS terminal in bank office		17.3.	transfer	BGN 0.30
7.1.	at Fibank offices in Bulgaria	BGN 9.00 + 2% of the amount	18.	Balance check up at ATM	
7.2.	at other bank offices in Bulgaria or within EEA	BGN 12.00 + 2% of the amount	18.1.	at Fibank's ATM	BGN 0.50
7.3.	at bank offices outside EEA	BGN 17.00 + 2% of the amount	18.2.	at other bank's ATM in Bulgaria or within EEA	BGN 1.00
8.	Payment of goods and services at merchants		18.3.	outside EEA	BGN 2.00
8.1.	in Bulgaria or within EEA	free of charge	19.	Delivery of an issued card for receiving:	
8.2.	outside EEA	free of charge	19.1.	in a different town upon customer's request submitted at the office	BGN 10
9.	Payment of services via ATM	free of charge	19.2.	in a different office within the branch upon customer's request submitted at the office	BGN 5
			20.	Delivery abroad by special courier of an issued card upon customer request	BGN 100
			21.	Currency conversion for transactions in currency, different from the account's currency	0.25% of the amount





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Art. 3 Other fees and commissions

1.	Fees and commissions payable by merchants for payments with bank cards at POS terminals	by agreement
2.	Cash withdrawal for cardholders, clients of other banks, at Fibank's branches	4% of the amount withdrawn
3.	Cash withdrawal with a card issued by Diners Club or with Discover card at Fibank's branches	5% of the amount withdrawn
4.	Visual information on a transaction at ATM	BGN 15
5.	Installation of a POS terminal	free of charges
6.	Express installation of a POS terminal	
6.1.	for Fibank's head office and all offices and branches in Sofia – within two working days after application submission	BGN 100
6.2.	for Fibank's branches outside Sofia – within three working days after application submission	BGN 100
7.	Advance payment to mobile operator for GSM POS terminal	BGN 5 monthly
8.	Payments of utility bills through the „Electronic utility bills“ service of “ePay”	
8.1.	registration at Fibank's office	BGN 15
8.2.	change/supplementing of registration	BGN 10
8.3.	максу плащане, дължими към „Иней“ АД - www.epay.bg	

C. DEPOSITS WITH BANK CARDS ON ATM WITH DEPOSIT FUNCTION

Art. 4 Deposit through Fibank ATM with deposit function

1.	With credit cards, issued from Fibank	free of charges
2.	With debit cards, issued from Fibank	BGN 0.30

Notes:

1.	The annual maintenance fee as per Art. 3, Item 4 is due at the beginning of each year after issuance of the card.					
2.	Business credit cards VISA/Mastercard with irreducible balance require minimum blocked account balance as follows:					
		BGN	USD	EUR	CHF	GBP
	Visa Business/ Mastercard Business	400	200	200	400	200
3.	Credit card Visa Classic is not to be offered as of 01.01.2018. The issued cards are valid until their term of validity, as they are reissued in Visa PayWave Classic.					
4.	Credit card Visa Business Standard and Mastercard Business Gold are not to be offered as of 03.09.2018. The issued cards are valid until their term of validity, as they are reissued in Visa Business Gold, respectively in Mastercard Business Standard.					





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A. GOVERNMENT SECURITIES

Art. 1 Transactions in GS on the primary market

- | | | |
|----|-------------------|-----------------------------------|
| 1. | Approved orders | 0.075% of face value, min. BGN 10 |
| 2. | Unapproved orders | BGN 10 per order |

Art. 2 Transactions in GS on the secondary market ordered by the client

- | | | |
|------|---|--|
| 1. | Transaction brokerage | |
| 1.1. | up to BGN 1,000,000 | 0.20% of the transaction amount, min. BGN 10 |
| 1.2. | over BGN 1,000,000 | negotiable |
| 2. | Transaction from Fibank's own portfolio | no commission |

Art. 3 Transfers of GS between registers

- | | | |
|----|---|--------|
| 1. | Transfer of GS to client from Fibank's registry into his registry with another ESROT participant | BGN 20 |
| 2. | Transfer of GS to client from register with another ESROT participant into his registry with Fibank | BGN 20 |
| 3. | Transfer of GS to client from Fibank's registry into his registry with another ESROT participant without change of ownership | BGN 20 |
| 4. | Transfer of GS to client from register with another ESROT participant into his registry with Fibank without change of ownership | BGN 10 |

Art. 4 Others

- | | | |
|------|--|--|
| 1. | Opening of registry with Fibank | no fee |
| 2. | Maintenance of GS subaccount in BNB depository | |
| 2.1. | professional clients | BGN 20 per month |
| 2.2. | non-professional clients | 0.10% of the financial instruments value on an annual basis (charged monthly), min. BGN 20 per month |

- | | | |
|------|---|--------------------------------|
| 3. | Blocking of GS in a register, except for cases of establishment of pledges under the Special Pledges Act (SPA) | BGN 25 |
| 4. | Preparation and processing of documents for registering of circumstances related to the establishment, modification, or release of pledges on dematerialized GS under the SPA | BGN 20 |
| 5. | Maturity of issues | 0.025% of face value of the GS |
| 6. | Preparing a statement on the GS kept with Fibank, outside the reports provided to clients under MFIA u Commission Delegated Regulation (EU) 2017/565 | |
| 6.1. | statement from Fibank register as at current date | BGN 5 |
| 6.2. | statement from Fibank register as at selected date - up to 2 years back | BGN 20 |
| 6.3. | other types of statements/certificates outside items 6.1. and 6.2. | negotiable, min. BGN 50 |

Note:

- | | |
|----|---|
| 1. | The amount of the financial instruments under Article 4, item 2.2. is the higher value of the market value at the end of the respective month and the nominal value of the financial instruments. |
| 2. | For registering of circumstances related to the establishment, modification, or release of pledges on dematerialized GS, apart from the fee under Art. 4, item 4 above, state fees are also collected in accordance with a tariff approved by the Council of Ministers. |





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B. CORPORATE SECURITIES, MUNICIPAL BONDS AND COMPENSATORY BONDS

Art. 5 Bank accounts of investment intermediaries (non-banks) for book-entry securities transactions

1.	Opening an account	BGN 10
2.	Account maintenance, including statements	BGN 20 per month
3.	Daily cash settlement of stock exchange transactions	BGN 2
4.	Transfer of funds from the account for transactions in book-entry securities to another payment account of the investment intermediary with Fibank	BGN 0.50

Art. 6 Brokerage in transactions in financial instruments

1.	Submission of sale/purchase orders	no fee
2.	For transactions in shares, share options, warrants, exchange traded funds (ETFs), compensatory instruments	BGN 2.50 per transaction plus commission on the transaction value, as follows:
2.1.	transactions on a regulated market:	
2.1.1.	up to BGN 20,000	0.80%, min. BGN 5 per order
2.1.2.	from BGN 20,001 to BGN 100,000	0.60%, min. BGN 5 per order
2.1.3.	over BGN 100,000	negotiable
2.2.	transactions concluded through the electroning trading platform on behalf of Fibank clients	0.50%
2.3.	OTC transactions in:	
2.3.1.	financial instruments not admitted to trading on a regulated market	the commissions under item 2.1. above
2.3.2.	financial instruments admitted to trading on a regulated market	1.50%, min. BGN 20

3.	For transactions in corporate, municipal, mortgage bonds	
3.1.	up to BGN 20,000	0.20%, min. BGN 20
3.2.	from BGN 20,001 to BGN 100,000	0.15%, min. BGN 20
3.3.	over BGN 100,000	negotiable
4.	For transactions in Privatization Segment securities at BSE - Sofia AD	
4.1.	up to BGN 50,000	2%, min. BGN 30
4.2.	from BGN 50,001 to BGN 100,000	1.50%
4.3.	over BGN 100,000	negotiable, min. 0.30%
5.	For transactions in other financial instruments	negotiable

Art. 7	Client portfolio management, investment advice, research and financial analysis	negotiable
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Art. 8	Other services related to investment banking	negotiable
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Bank accounts	Art. 9	Depository and custody services	
Cash transactions	1.	Opening a client account for financial instruments to the register of Fibank in the Central Depository AD (CD)	negotiable
Purchase and sale of foreign currency	1.1.	for first account	BGN 3
Transfers	1.2.	for each subsequent account	BGN 2
Cheques in foreign currency	2.	Issuance of a certificate for financial instruments kept in a client account to the register of Fibank in the CD	BGN 10
Letters of credit	3.	Transfer of financial instruments without change of ownership	
Documentary / Clean collections	3.1.	transfer of financial instruments from own account of the client with the CD, or from client account with another investment intermediary, to client account to the register of Fibank in the CD (incoming transfer)	BGN 10
International guarantees	3.2.	transfer of financial instruments from client account to the register of Fibank in the CD to own account of the client with the CD (outgoing transfer)	BGN 15
Lending	3.3.	transfer of financial instruments from client account to the register of Fibank in the CD to client account with another investment intermediary (outgoing transfer)	BGN 30
Bank cards	4.	Maintenance of a sub-account for financial instruments with the CD	
Financial instruments	4.1.	professional clients	no fee
Distance banking	4.2.	non-professional clients	0.10% of the financial instruments value on an annual basis (charged monthly)
Private banking			
Gold and commemorative coins			
Other services			

5.	Payment of income on corporate securities and municipal bonds	
5.1.	payment of cash dividend, interest and principal to a client account at Fibank	no fee
5.2.	payment of dividend in shares	no fee
5.3.	statement of paid dividends, interest and principal	
5.3.1.	on paper	BGN 2
5.3.2.	by email	no fee
6.	Services related to repurchase offers or exchange of financial instruments	
6.1.	submission of order	no fee
6.2.	brokerage per transaction	the commissions under Art.6
7.	Services related to exercise of rights on shares, warrants, convertible bonds	
7.1.	submission of order	no fee
7.2.	subscription of securities in case of capital increase of a company	negotiable, min. BGN 10
8.	Subscription of financial instruments in case of IPO	negotiable, min. BGN 10
9.	Registration of additional allocations, stock splits and other mandatory corporate events to the financial instruments account of the client with Fibank	no fee
10.	Underwriting of issues	negotiable
11.	Depository services	negotiable





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Art. 10 Preparing a statement on financial instruments kept with Fibank, outside the reports provided to clients under MFIA u Commission Delegated Regulation (EU) 2017/565	
1.	Statement from Fibank register of financial instruments as at current date BGN 5
2.	Statement from Fibank register of financial instruments as at selected date - up to 2 years back BGN 20
3.	Other types of statements/certificates outside items 1 and 2 negotiable, min. BGN 50
Art. 11 Registration agent services	
1.	Transfer of financial and compensatory instruments under transactions entered directly into between the parties the commissions under Art. 6, item 2.3., min. BGN 20
2.	Transfer of financial and compensatory instruments under donations negotiable, min. BGN 100
3.	Issuance of statement on financial and compensatory instruments held in CD as at current date (portfolio statement) BGN 160
4.	Issuance of statement on financial and compensatory instruments held in CD as at current date, with data on CD members where accounts are kept (extended portfolio statement) BGN 160
5.	Issuance of statement on financial and compensatory instruments held in CD as at selected date BGN 160
6.	Issuance of a duplicate statement on financial and compensatory instruments held in own account in CD BGN 30
7.	Change of legal entity data BGN 30
8.	Other registration agent services, including statements negotiable

Notes:

1. Fees under Art. 5, item 2 and item 3 shall be collected once a month, and the fee under Art. 5, item 4 - for each transaction, from an account at Fibank specified by the investment intermediary.
2. The amount of the financial instruments under Article 9, item 4.2. shall be defined as follows:
For bonds it is the higher value of the market value at the end of the respective month and the nominal value of the financial instruments.
For financial instruments, different from bonds it is the market value at the end of the respective month and if there is none – according to the Ordinance № 23 of the FSC on the terms and procedure for client assets valuation.
3. Clients that have a contract with Fibank for conducting transactions in financial instruments by using electronic platform, shall also pay a fee for access to the trading system, according to the terms and conditions of the contract.
4. The price of services under Art. 9, item 10 shall depend on the method of underwriting and the issue amount.
5. For any other banking services and transactions related to the payment of dividends, interest and principal on corporate securities and municipal bonds under Art. 9, item 5.1, the fees and commissions in the relevant sections of the Fibank Tariff shall apply.





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C. TRANSACTIONS AND TRANSFERS WITH FINANCIAL INSTRUMENTS ON FOREIGN MARKETS

Art. 1 Transactions in shares, exchanged traded funds (ETFs), exchanged traded notes (ETNs), depositary receipts (DRs) and other financial instruments

1.	On regulated US markets	0.50% of the transaction amount, min. USD 30
1.1.	for transactions exceeding USD 100,000 or 20,000 shares	negotiable
2.	On regulated European markets	
2.1.	for the following countries:	0.50% of the transaction amount, but no less than:
2.1.1.	Germany /XETRA	EUR 30
2.1.2.	Germany /FF	EUR 45
2.1.3.	Austria	EUR 45
2.1.4.	France	EUR 45
2.1.5.	Italy	EUR 55
2.1.6.	Netherlands	EUR 35
2.1.7.	Great Britain	EUR 45
2.1.8.	Luxembourg	EUR 120
2.1.9.	Switzerland	EUR 50
2.1.10.	Belgium	EUR 45
2.1.11.	Spain	EUR 120
2.1.12.	Portugal	EUR 60
2.1.13.	Finland	EUR 45
2.1.14.	Greece	EUR 240
2.2.	for transactions exceeding EUR 50,000	negotiable
3.	On other foreign regulated markets	negotiable

Art. 2 Transactions in bonds ordered by the client

0.20% of the transaction amount, min EUR 50

Art. 3 Transactions in futures

negotiable

Art. 4 Transactions in options

negotiable

Art. 5 Depositary and custody services

1.	Maintenance of a sub-account for financial instruments with Clearstream-Luxembourg Depositary	
1.1.	shares and other financial instruments, different from bonds	0.25% of the financial instruments value on an annual basis (charged monthly), min. 15 EUR per month
1.1.1.	in case of financial instruments value exceeding EUR 100,000	negotiable
1.2.	bonds	0.20% of the financial instruments value on an annual basis (charged monthly), min. 15 EUR per month
1.2.1.	in case of par value exceeding EUR 100,000	negotiable
2.	Transfer of financial instruments	
2.1.	transfer of financial instruments within Clearstream Banking Luxembourg (Internal)	EUR 20
2.2.	transfer of financial instruments from Clearstream Banking Luxembourg to Euroclear France (Bridge)	EUR 20
2.3.	transfer of financial instruments from Clearstream Banking Luxembourg to other depository institutions (External)	negotiable
2.4.	cross-border transfer of GS issued in the Bulgarian market (with a local depository the BNB) to/from another foreign central depository of financial instruments without change of ownership	BGN 40
2.5.	other types of transfers of financial instruments	negotiable
3.	Payment of cash dividends, coupon payments	0.225%, min. EUR 2
4.	Payment of dividends in shares	EUR 2 plus expenses





Bank accounts	5.	Participation in repurchase procedures	EUR 2 plus expenses
Cash transactions	6.	Registration of additional allocations, stock splits and other mandatory corporate events to the financial instruments account of the client with Fibank	EUR 2 plus expenses
Purchase and sale of foreign currency	7.	Exercise of share rights	0.10%, min. EUR 10 plus expenses
Transfers	8.	Purchase/sale of share rights	The commissions under Art.1 plus expenses
Cheques in foreign currency	9.	Instructions on other corporate events at the client's request	negotiable
Letters of credit	10.	Notification of corporate events requested by the client	EUR 20
Documentary / Clean collections	11.	Preparing a statement on foreign financial instruments kept with Fibank, outside the reports provided to clients under MFIA u Commission Delegated Regulation (EU) 2017/565	
International guarantees	11.1.	Statement from Fibank register of financial instruments as at current date	BGN 5
Lending	11.2.	Statement from Fibank register of financial instruments as at selected date - up to 2 years back	BGN 20
Bank cards	11.3.	Other types of statements outside items 11.1. and 11.2.	negotiable, min. BGN 50
Financial instruments	12.	Services related to refund of taxes on dividends paid to the client's account in Fibank	negotiable
Distance banking			
Private banking			
Gold and commemorative coins			
Other services			

Art. 6	Other fees and commissions	
1.	Cancellation or change of an order submitted by the client	EUR 50
2.	Processing of a notice for transaction, concluded by the client, which has been accepted for execution by the Bank in its capacity of depositary/custodian, received on:	
2.1.	a day, when the transaction is concluded	free of charge
2.2.	one working day before value date of transaction, after 14.00 o'clock	EUR 15
2.3.	the same day on a value date of transaction	EUR 20

Notes:

- The minimum amount of the commission for maintenance of a sub-account for financial instruments under Art. 5, item 1.1 and item 1.2., shall be charged on the overall client portfolio, regardless of the type of financial instruments.
- The amount of the financial instruments under Article 5, item 1.1. is the market value at the end of the respective month and if there is none – according to the Ordinance № 23 of the FSC on the terms and procedure for client assets valuation.
The amount of the financial instruments under Article 5, item 1.2. is the higher value of the market value at the end of the respective month and the nominal value of the financial instruments.
- The fee under Art. 6, item 2 is due to each notification received, regardless the number of transactions, included in it.
- The fee under Art. 6, item 2 is due by the client, separately from the other fees and commissions, related with the execution of received orders/instructions by the client or providing depositary and custodianship services, and shall be additionally collected.
- Any additional costs such as taxes, government or regulatory fees, or other payments to third parties that may arise in executing client orders, entering into transactions, or provision of other services, shall be born by the client and charged in addition to the fees and the commissions under this section.





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A. ELECTRONIC BANKING "MY FIBANK"

Art. 1	Registration	free of charge
1.	Amendment/termination of a registration	free of charge
2.	Blocking/unblocking of access	free of charge
Art. 2	Generating a new password for access	BGN 10
Art. 3	On-site visit at client's request	BGN 100

B. TELEPHONE BANKING

Art. 4	Registration	free of charge
1.	Amendment/termination of a registration	free of charge
2.	Blocking/unblocking of access	free of charge
Art. 5	Generating of a new personal code for access	free of charge

C. OTHER FEES AND COMMISSIONS

Art. 6	Registration and maintenance of Hardware/Software Token	
1.	Software Token (Fibank Token)	free of charge
2.	Change of a personal identification number (PINt)	BGN 10
3.	Blocking/unblocking	free of charge
Art. 7	Short messages (SMS): for receiving bank information through SMStatus service; for information about authorizations on bank cards	
1.	Registration	BGN 2
2.	Amendment of registration	BGN 2
3.	as per SMS	BGN 0.12
4.	Supplementary messages, initiated by the Bank, including information for credit liabilities, new banking products, etc.	free of charge
Art. 8	E-mail notification: registration, amendment of registration and e-mail messages	free of charge
1.	E-mail messages for authorizations on bank cards	free of charge

Notes:

- The fees and commissions in the relevant sections of the current Tariff shall apply for all other bank services and transactions executed through "My Fibank".



Bank accounts	Art. 1 Business EGO CLUB	
	1. Business EGO +	
Cash transactions	1.1. Monthly maintenance fee	BGN 150
	2. Business EGO 3+	
Purchase and sale of foreign currency	2.1. Monthly maintenance fee – up to 3 firms	
	2.1.1. for platinum membership	BGN 860
Transfers	2.1.2. for gold membership	BGN 375
	2.1.3. for silver membership	BGN 260
Cheques in foreign currency	3. Business EGO 5+	
	3.1. Monthly maintenance fee – up to 5 firms	
Letters of credit	3.1.1. for platinum membership	BGN 1 700
	3.1.2. for gold membership	BGN 750
Documentary / Clean collections	3.1.3. for silver membership	BGN 450
International guarantees	4. Business EGO 10+	
	4.1. Monthly maintenance fee – up to 10 firms	
	4.1.1. for platinum membership	BGN 2 590
Lending	4.1.2. for gold membership	BGN 1 450
	4.1.3. for silver membership	BGN 900
Bank cards	5. For a visit at client's office when the contractual free visits are over	BGN 10
Financial instruments	6. Business EGO Portfolio	BGN 250
	Art. 2 Services for clients without concluded agreement for "Private banking"	
Distance banking	1. Opening current account	BGN 120
	2. Opening cumulative and current account	BGN 250
Private banking	3. Single consultations	BGN 100
	Note:	
Gold and commemorative coins	1. When using the services under Art. 2, Item 1 and Item 2, the fees under Chapter I. Bank accounts, Art.1, Item 1 and Item 2 shall not be due additionally.	
Other services		





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Art. 1 Gold and commemorative coins

1.	Sale of precious metals (gold and silver bullions and coins)	as per the price list
2.	Purchase of silver and investment gold (bullions and coins)	by arrangement
3.	Expert evaluations	by arrangement, min. BGN 20 plus VAT
4.	Consultation services on portfolio investments in precious metals	by arrangement, min. BGN 20 plus VAT
4.1.	Consultation services in the branches – additionally	actual costs

Note:

- Consulting services under Art. 1, Item 4, concerning portfolio investment in precious metals (bars, coins – rare, antique, middle age) is performed by the Gold and Commemorative Coins Department in the head office of Fibank.



Bank accounts	Art. 1 Consultation services on financial, market, legal, lending issues, etc., preparation of documents, commercial papers, letters of credit texts, guarantees, and other services	by arrangement, min. EUR 30
Cash transactions	Art. 2 Consulting, information and assistance for merger and aquasition deals, privatization deals, project management and finance structuring	by arrangement
Purchase and sale of foreign currency	Art. 3 Registering purchase/sale of foreign currency executed between companies - on the BGN equivalence of the sold currency	0.05%, min BGN 0.10
Transfers	Art. 4 Written reports/statements for banking transactions	
	1. For the current year, for each transaction	EUR 1, min. EUR 20
Cheques in foreign currency	2. For previous years, for each transaction	EUR 1, min. EUR 25
	3. Information request from Central Credit Register	BGN 10
Letters of credit	Art. 5 Duplicates, copies, scanned files of documents and exchange contracts	EUR 1 per page
Documentary / Clean collections	Art. 6 Verification and certification of authenticity and use of telegraphic test keys of Fibank	by arrangement, min. EUR 25
International guarantees	Art. 7 Issuing of certificates	
	1. For cumulative accounts	BGN 15
	2. For accounts of enterprising committees under the Election Code	BGN 15
Lending	3. For other purposes, including commitment for opening of an account	BGN 50
	4. Express issuance (up to 24 hours) – additionally	BGN 20
Bank cards	5. For balances on accounts under “Energy effectiveness and green economy” procedure	BGN 50
Financial instruments	Art. 8 Issuing of bank letter of reference	
	1. in Bulgarian	EUR 25
Distance banking	2. in English	EUR 50
	3. Express (within 24 hours) – additionally	
Private banking	3.1. in Bulgarian	EUR 25
	3.2. in English	EUR 50
Gold and commemorative coins	Art. 9 Issuing a letter of intention	BGN 500

Other services





Bank accounts	Art. 10 Confirmation of account balances to third parties	
	1. in Bulgarian	EUR 75
Cash transactions	2. in English	EUR 100
Purchase and sale of foreign currency	Art. 11 SWIFT messages	EUR 15 per page
	Art. 12 Express service	
Transfers	1. in local currency	by arrangement, min. EUR 25
	2. in foreign currency	by arrangement, min. EUR 50
Cheques in foreign currency	Art. 13 Postal expenses	
	1. Local	actual expenses, but not less than BGN 1
Letters of credit	2. International	actual expenses, but not less than EUR 5
Documentary / Clean collections	Art. 14 Special Courier – actual expenses	
	1. Local	min. EUR 5
International guarantees	2. International	min. EUR 45
	Art. 15 Fax expenses	
Lending	1. Local	EUR 2 per page
	2. International	EUR 5 per page
Bank cards		
Financial instruments		
Distance banking		
Private banking		
Gold and commemorative coins		
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Art. 16 Safe deposit boxes in strong room as per price-list

1. In Sofia

	Size	Term	1 month	3 months	6 months	12 months
1.1.	up to 12/35/40 cm		BGN 200	BGN 300	BGN 500	BGN 900
1.2.	up to 24/35/40 cm		BGN 300	BGN 500	BGN 900	BGN 1600
1.3.	up to 36/35/40 cm		BGN 350	BGN 550	BGN 1000	BGN 1800
1.4.	over 36/35/40 cm		BGN 400	BGN 600	BGN 1100	BGN 2000

2. Within the country

	Size	Term	1 month	3 months	6 months	12 months
2.1.	up to 12/35/40 cm		BGN 70	BGN 130	BGN 220	BGN 360
2.2.	up to 24/35/40 cm		BGN 110	BGN 170	BGN 320	BGN 560
2.3.	up to 36/35/40 cm		BGN 120	BGN 190	BGN 360	BGN 600
2.4.	over 36/35/40 cm		BGN 150	BGN 210	BGN 400	BGN 660

Art. 17 Review of documents with regards to the current status of customers with place of registration or main activity in the areas that are sensitive to regulatory risk and depending on the business characteristics

EUR 250 yearly

Art. 18 Power of attorney (POA) verification

1.	POA deposited in person by the principal at Fibank's office	free of charge
2.	POA notarized by a notary or by a person performing notarial functions in Bulgaria	BGN 5
3.	POA certified by a Bulgarian diplomatic or consular mission or by a person performing notarial functions abroad	BGN 30


Art. 19 Storage in a bank vault of pledged valuables, used as collateral on loans

by arrangement

Notes:

- The fees under Art. 16 include three visits monthly (number of visits is not transferred from month to month). For every additional visit in the strong room a fee of BGN 3 is due.
- In the presence of promotional conditions on safe deposit boxes - as per price-list in bank branch/office, appendix to the Tariff.
- The fee under Art. 17 is payable annually (per year or part of it). In case of discontinue of relations, regardless of the reason therefore, the fee collected is not subject to return.
- The fee under Art. 11 shall be paid in case of execution of transactions outside the scope of Art.68, paragraph 5 from the Payment services and payment systems act.



The background of the slide is a composite image. On the left, a portion of a globe is visible, showing the continents of North and South America. To the right and below the globe, there is a financial chart, likely a candlestick or bar chart, plotted on a grid. The chart has various labels, including 'Oct' and 'average', and some numbers. The overall color scheme is warm, with shades of brown and gold.

Additional and concluding provisions

Appendix



Additional and concluding provisions

Appendix

License assets evaluations

Establishment and monitoring of business relations with legal entities

Packages and programs for individuals

Payment account for basic transactions

Packages for business clients

Bank packages, offered by "Unionbank" EAD till 04.03.2014

Deposit/notice accounts via the Weltsparen internet platform

ADDITIONAL PROVISIONS

- §1. FIBank shall execute only written instructions/orders, which are duly written and valid in form and content.
- §2. The Bank does not take the responsibility for not effecting transfers and/or orders, which are not duly filled in and when the orderer of the payment instruction has not submitted all necessary documents, and/or there is a not sufficient fund for the execution of this transaction and for the payment of the fees and commissions due.
- §3. In case the funds on the client's account are not sufficient to cover the due interest, fees or commissions, the Bank shall be entitled to debit any other account of the client opened with the Bank with the amount due. If the account is maintained in a currency other than the currency of the amount due, the exchange rate announced by the Bulgarian National Bank as of the day of the transaction shall be applicable. Payments of amounts exceeding the funds available on the account shall be regarded as an unauthorized overdraft, and the Bank shall be entitled to calculate an interest on such amounts at the rate applicable for unauthorized overdrafts as per the Interest Rate Bulletin applied by Fibank.
- §4. In addition to the fees and commissions, specified in these Tariff, the client who orders the transaction shall pay for all transaction expenses, such as: postage, telephone, SWIFT, facsimile, courier, etc. as well as the fees and commissions of the correspondent banks, including the costs of restoring property of the Bank provided for the client, such as damaged mailboxes, safes, lost keys and the like.
- §5. All fees, commissions, interests and other costs shall be collected upon initiation of the bank transaction, unless otherwise agreed with Fibank. These fees, commissions, interests and other costs are not refundable, irrespective of the completion of the transaction or its cancellation except for the cases which are set in accordance with Fibank's terms or the effective legislation for the respective service.
- §6. All fees and commissions that are subject to VAT in compliance with the Value Added Tax Act, include VAT, unless otherwise specified.
- §7. Budget organizations and Account Holders of donation accounts shall only be charged for costs made in the country or abroad.
- §8. Documentary letters of credit and collections in foreign currency are subject to the latest version of the Uniform Customs and Practice of the International Chamber of Commerce – Paris.
- §9. The Interest Rate Bulletin applied by Fibank on bank accounts in local and foreign currencies, as well as the Appendices to the Tariff for specialized banking products, approved by the Managing Board of Fibank constitute an inseparable part of the present Tariff.

CONCLUDING PROVISIONS

- §10. The present Tariff approved by decision of the Managing Board of Fibank come into force as of 15.10.2012 and reverse the Tariff from 03.05.2010. The present Tariff come into force for all clients of Unionbank EAD from the date of bundling of Unionbank EAD in First Investment Bank– 04.03.2014. As of 02.09.2019 the Tariff along with all its Appendices are prepared in a new format, without any change in the values and terms of application.
- §11. Despite all changes in numbering, the articles of the present Tariff shall be substituted with the corresponding articles for all existing contracts and agreements.
- §12. Fibank provides the present Tariff along with all its Appendices on a durable medium at the customer service areas, as well as on its Internet website – www.fibank.bg.
- §13. The present Tariff might be amended and supplemented by decision of the Managing Board of Fibank, as all amendments shall be announced as regulated in §12 and shall enter into force immediately. The amendments which concern payment services for individuals are announced 2 (two) months prior to their entry into force, unless they are related to extension of the services range and/or are more favourable for them and shall enter into force immediately.



A. Evaluations by type of collateral

1.	Flat	
1.1.	up to 100 sq. m.	BGN 125
1.2.	above 100 sq. m.	BGN 165
2.	Commercial outlet, office	
2.1.	up to 200 sq. m.	BGN 240
2.2.	above 200 sq. m.	BGN 240 plus BGN 1.00/ sq.m, max. BGN 400
3.	House with an yard	
3.1.	up to 300 sq. m.	BGN 250
3.2.	above 300 sq. m.	BGN 250 plus BGN 0.60/sq. m. on the surplus, max. BGN 400
4.	Garage	BGN 50
5.	Land, yard	
5.1.	up to 6,000 sq. m.	BGN 250
5.2.	above 6,000 sq. m.	min. BGN 250 plus BGN 0.25/sq. m. on the surplus, max. BGN 1,000
6.	Warehouse/manufacturing	
6.1.	up to 1,000 sq. m.	BGN 300
6.2.	above 1,000 sq. m.	BGN 300 plus BGN 0.25/sq. m. on the surplus, max. BGN 1,000
7.	Other sole buildings (commercial, administrative, manufacturing, hotel and etc.)	
7.1.	up to 1,000 sq. m.	BGN 450
7.2.	above 1,000 sq. m.	BGN 450 plus BGN 0.25/sq. m. on the surplus, max. BGN 2,000
8.	Machines, installations, equipments, furniture and fittings	
8.1.	automobiles, trailers	BGN 50/item
8.2.	freight cars, agricultural equipment	BGN 80/item
8.3.	separate production machines up to 10 items	BGN 50/item
8.4.	separate production machines above 10 items	BGN 40/item
8.5.	Production lines and complete equipping	BGN 400/item

LICENCE ASSETS EVALUATIONS



9.	Assets of entire enterprise	
9.1.	Real estate – buildings and land	min. BGN 600, max. BGN 2 500 depending on the number of assets, gross floor area, square surface, space, number of premises etc.
9.2.	Movables – total of machines and installations, vehicles, computer equipment etc.	min. BGN 450, max. BGN 1 500 depending on the number of assets
10.	Petrol station, methane station, gas station – total of buildings and machines and installations	min. BGN 450, max. BGN 1 500
11.	Agricultural land and perennials	BGN 200 plus BGN 20 for every neighbour estate
12.	Update of the market evaluation, presented by the bank	50% of the particular asset evaluation price under items 1-11 from the present Section
13.	Update of the market value report presented by the bank in case of considerable change of the real estate – extension, destruction, new building, change of the purpose and etc.	70% of the particular asset evaluation price under items 1-11 from the present Section
14.	Expert assessment on an actual market value report presented by an external appraiser	10% of the particular asset evaluation price under items 1-11 from the present Section
15.	Certification of the QVB (quantitative - value bill)	BGN 300

Note:

- VAT is not included in the prices.





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Art. 1 Preliminary review of documents with regards to approval/ rejection of business relations establishment		
1.	for foreign legal entities or arrangements	
1.1	registered in countries within EEA	EUR 200
1.2	registered in countries outside EEA	EUR 500
2.	for legal entities or arrangements or their branches with foreign participation, when the foreign legal entities are registered or are citizens in	
2.1	countries within EEA	EUR 100
2.2	countries outside EEA	EUR 200
2.3	jurisdictions with preferential tax regime	EUR 500
3.	for foreign legal entities or arrangements, registered in jurisdictions with preferential tax regime	EUR 750
Art. 2 Current and extended review on the use of payment accounts and services from customers		
1.	foreign legal entities or arrangements registered outside the EEA	EUR 10/monthly
2.	legal entities or arrangements registered in jurisdictions with preferential tax treatment and/or with main business activity in countries that do not apply or do not fully apply international standards, as well as depending on the nature of business (activity)	EUR 25/monthly
3.	sole shareholder limited liability companies with foreign capital ownership	EUR 10/monthly

Notes:

- Business relations are trading or professional relations, connected with bank products and services, which suppose an element of continuance.
- The Bank performs the review under Art. 1 up to 10 days after receiving all needed documents. The fee is payable only once – before establishment of the relations, and in case of rejection – it is not subject to return.
- The fee under Art. 2 shall be collected once a month from a customer's account with Fibank, and is not refundable upon termination of the business relations.



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PACKAGE / PROGRAMME	DIGITAL ME	DIGITAL ME+	DIGITAL LIGHT	My Choice Online	My Choice
1. Current (package) account free of charge for opening and maintenance	1 number	1 number	1 number	1 number	1 number
2. Debit card Visa Debit/ Debit Mastercard PayPass - free of charge for issuance if first (package) card to the account under Item.1 and free of charge for maintenance	1 number	1 number	1 number	1 number	1 number
2.1 Cash withdrawal from Fibank's ATM	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
2.2 Cash withdrawal from other banks' ATM in Bulgaria or within EEA	According Chapter One, Section VII, Letter A., Art. 1, Item 5	Free of charge	According Chapter One, Section VII, Letter A., Art. 1, Item 5	Free of charge	Free of charge
2.3. Payment at POS terminal in Bulgaria or within EEA	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
2.4. Payment at POS terminal outside EEA	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
2.5. Currency conversion for transactions in currency, different from the account's currency	According Chapter One, Section VII, Letter A, Art. 1, Item 17	According Chapter One, Section VII, Letter A, Art. 1, Item 17	According Chapter One, Section VII, Letter A, Art. 1, Item 17	Free of charge	Free of charge
3. Free of charge internal transfers, incl. standing orders					
3.1. Ordered through electronic banking "My Fibank", incl. Mobile application MyFibank	Free of charge	Free of charge	Free of charge	Free of charge	According Chapter One, Section IV., Letter A., Art. 1, Item 1, Art. 5, Item 3 and Letter B., Art. 1, Item 1, Art.2, Item 3
3.2. From and to accounts of one and the same client ordered through electronic banking "My Fibank", incl. Mobile application MyFibank	Free of charge	Free of charge	Free of charge	Free of charge	According Chapter One, Section IV, Letter A, Art.1, Item 2, Art.5, Item 3.1 and Letter B., Art.1, Item 2, Art. 2, Item 3.1.



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PACKAGE / PROGRAMME	DIGITAL ME	DIGITAL ME+	DIGITAL LIGHT	My Choice Online	My Choice
3.3. ordered through office	According Chapter One, Section IV. Letter A., Art. 1, Item 1, Art. 5, Item 3 and Letter B., Art. 1, Item 1, Art. 2, Item 3				5 number/per month – free of charge
3.4. From and to accounts of one and the same client of Fibank, ordered through office	According Chapter One, Section IV, Letter A, Art. 1, Item 2, Art. 5, Item 3.1., Letter B., Art.1, Item 2, Art. 2, Item 3.1.				5 number./per month – free of charge
4. Free of charge interbank transfers BISERA, incl. standing orders and Instant Payments Blink					
4.1. ordered through electronic banking "My Fibank" and Mobile application MyFibank	According Chapter One, Section IV, Letter A, Art. 2, Item 1.1.,1.2, Art. 5, Item 4	2 number/per month - free of charge	1 number/per month - free of charge	2 number/per month - free of charge	According Chapter One, Section IV, Letter A, Art. 2, Item 1.1.,1.2, Art. 5, Item 4
4.2. ordered through office	According Chapter One, Section IV, Letter A, Art. 2, Item 1.1, 1.2, Art. 5, Item 4				1 number./per month – free of charge
5. Registration for electronic banking "My Fibank" and Mobile application MyFibank	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
6. Payments of utility bills through electronic banking "My Fibank" and Mobile application MyFibank	According Chapter One, Section IV, Letter A, Art. 9	According Chapter One, Section IV, Letter A, Art. 9	Free of charge	Free of charge	Free of charge



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PACKAGE "PERSONAL BANKING - PREMIUM"

		
	Premium	Premium +
1. IQ or standard current (package) account free of charge for opening and maintenance	1 number	1 number
2. Debit card Visa Debit/ Debit Mastercard PayPass – free of charge for issuance and maintenance	3 numbers	3 numbers
2.1. Cash withdrawal from ATM in Bulgaria or within EEA	free of charge	free of charge
2.2. Payment at POS terminal in Bulgaria or within EEA	free of charge	free of charge
2.3. Payment at POS terminal outside EEA	free of charge	free of charge
2.4. Currency conversion for transactions in currency, different from the account's currency	free of charge	free of charge
3 Credit card Visa/Mastercard (Premium package - Gold, Premium + package - Gold or Platinum)	1 number	1 number
3.1. Reduction of annual maintenance fee	50%	50%
4. Cash transactions		
4.1. Cash deposit up to BGN 3,000/ EUR 1,500	free of charge	free of charge
4.2. Cash deposit for the amount above BGN 3,000/ EUR 1,500	According to the Tariff	According to the Tariff
4.3. Cash withdrawal	up to BGN 2000 - free of charge	up to BGN 3000 - free of charge
4.4. Cash withdrawal above BGN 2,000/ BGN 3,000	According to the Tariff	According to the Tariff
5. Free of charge internal transfers, incl. standing orders		
5.1. Between different customers through the electronic banking "My Fibank", incl. Mobile application	40 numbers	80 numbers
5.2. from and to accounts of one and the same customer of Fibank at a bank's office	Unlimited number	Unlimited number
5.3. from and to accounts of one and the same customer of Fibank through the electronic banking "My Fibank", incl. Mobile application	Unlimited number	Unlimited number
6. Free of charge interbank transfers BISERA, incl. standing orders or outgoing transfers in EUR within EEA for amounts with equivalence up to BGN 100 000), ordered through electronic banking "My Fibank", incl. Mobile application	20 numbers	40 numbers
7. Incoming transfers in foreign currency, received from outside EEA regardless the currency, or within EEA in currency different from EUR	free of charge	free of charge
8. Free of charge short messages (SMS)	40 numbers	40 numbers
9. Free of charge e-mail notification and e-mail messages for authorizations on bank cards	Unlimited number	Unlimited number
10. Registration for electronic banking "My Fibank" with free of charge Software Token	free of charge	free of charge
11. Payments of utility bills through electronic banking "My Fibank"	free of charge	free of charge



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Notes:

1. Multiple payment orders and direct debit are not included in free of charge interbank and internal transfers, for „Digital Light“ package Standing orders are also not included.
2. The client receives free of charge short messages (SMS) with buying a package but he must pay the registration for the service except for My Choice/My Choice Online packages.
3. Upon bank package/ program the client can be registered free of charge for the electronic banking "My Fibank". The use of hardware Token shall be paid in accordance with the Tariff effective.
4. After exhausting of specified number of products and services included in the package/ program as well as in case of termination of the contract for bank package/ program all fees and commissions are due according to the Tariff in force.
5. Debit cards Maestro PayPass are not issued to the offered banking packages and programs as of 01.01.2018, Visa Electron PayWave - as of 07.10.2019, but the valid cards could be included in a package/ program. The issued and included in a package/ program cards are valid until their validity term, when they are reissued in Debit Mastercard PayPass, respectively in Visa Debit.
6. Bank packages "Premium" and "Premium+" are provided to customers meeting the criteria for use of Personal banking service.
7. The fee under Item 2.2. for "Digital Me" programme - cash withdrawal from other banks' ATM in Bulgaria or within EEA shall not be applied for contracts, concluded until 09.01.2023 incl.



PACKAGES AND PROGRAMS FOR INDIVIDUALS



PROGRAMME FOR STUDENTS AND DOCTORAL-CANDIDATES

1.	Loans for payment of tuition fees and/or for allowance according to the Student and Doctoral-Candidate Loans Act	
1.1.	Application fee	Free of charge
1.2.	Allocation fee	Free of charge
1.3.	Commitment fee	Free of charge
1.4.	Prepayment fee	Free of charge
1.5.	Renegotiation	Free of charge
2.	Current account	
2.1.	Currency	BGN
2.2.	Minimum amount for opening and maintenance	Not necessary
2.3.	For opening	Free of charge
2.4.	For maintenance	Free of charge
2.5.	For closing	Free of charge
2.6.	Cash operations	Free of charge
2.7.	For maintenance of a first debit card Visa Electron payWave	Free of charge

Notes:

- The program may include students and doctoral-candidates approved to receive credit granted under the Student and Doctoral-Candidate Loans Act.
- The conditions for the current account are valid for the term of the loan.
 - The current account is interest-free.
- For all other banking services and transactions, inc. regarding a debit card to item 2.7, shall be applicable the fees and commissions in respective chapters of the Fibank's Tariff.





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PROGRAMME "CHILDREN AND YOUTH CARDS"

1.	Current (card) account	
1.1.	Opening	Free of charge
1.2.	Maintenance	Free of charge (see Note 1 below)
2.	Debit card Debit Mastercard Pay Pass kids (from 7 years until the Authorized user of the card will be 14 years old) or Debit Mastercard Pay Pass teen (from 14 years until the Authorized user of the card will be 18 years old)	
2.1.	Issuance	Free of charge
2.1.1.	Issuance of additional debit Microcard Debit Mastercard Pay Pass kids/teen along with a device	BGN 10
2.2.	Maintenance	Free of charge (see Note 2 below)
2.3.	Reissuance because of expiry of the term of card validity	Free of charge
2.4.	Cash withdrawal from Fibank's ATM	Free of charge
2.5.	Cash withdrawal from other banks' ATM in Bulgaria or within EEA	Free of charge
2.6.	Cash withdrawal from ATM outside EEA	Free of charge
2.7.	Payment at POS terminal in Bulgaria or within EEA	Free of charge
2.8.	Payment at POS terminal outside EEA	Free of charge
2.9.	Currency conversion for transactions in currency, different from the account's currency	Free of charge
3.	Saving account for teenagers "Smart teen"	
3.1.	Opening	Free of charge (see Note 3 below)
3.2.	Maintenance	Free of charge
3.3.	Closing	Free of charge

Notes:

- Maintenance fee of the account shall be free of charge until the Authorized user of the card will be 18 years old, if at that period an active card is issued to the account, or as of the date of he is getting on for 18 years, the validity of the issued card to the account is not expired– up to the expiry of the term of card validity.
- Maintenance fee of the card shall be free of charge until the Authorized user will be 18 years old or as of the date of he is getting on for 18 years, the validity of the issued card is not expired – up to the expiry of the term of card validity.
- Saving account "Smart teen" shall be opened for persons from 14 to 18 years old, which have opened in their own name a current account for children and youth cards with issued debit card Debit Mastercard Pay Pass teen and registration in the My Fibank mobile application.
- Fibank's fees and commissions for individuals in the respective sections of the Tariff shall be applicable for all other banking services and transactions.



PAYMENT ACCOUNT FOR BASIC TRANSACTIONS

1.	Opening	
1.1.	in Fibank's office	BGN 2.49
1.2.	in Fibank's office with issuance of a debit card	BGN 1.99
2.	Maintenance	
2.1.	in Fibank's office	BGN 3.72 monthly
2.2.	in Fibank's office with issuance of a debit card	BGN 2.36 monthly
3.	Closing	
3.1.	in Fibank's office, before 6 months have passed from conclusion of account contract	free of charge
4.	Cash deposit	
4.1.	in Fibank's office	0.19%, min. BGN 1.99
5.	Cash withdrawal	
5.1.	cash in Fibank's office up to BGN 1000	0.57%, min. BGN 5.99; above BGN 1,000 - according Chapter First, Section II, Art. 1, item 2
5.2.	with a debit card from Fibank's ATM	0.12%, min. BGN 0.29
5.3.	with a debit card from other banks' ATM in Bulgaria	0.17%, min. BGN 1.38
6.	Direct debit payment	
6.1.	to Fibank's account	BGN 2.47
6.2.	to other banks' account	BGN 4.64
7.	Payment transactions with debit card, inc. via internet	
7.1.	payment with debit card through Fibank's POS	free of charge
7.2.	payment with debit card through other banks' POS in Bulgaria	free of charge
8.	Credit transfer in local currency	
8.1.	in paper-based form to Fibank's payment account	BGN 3.04
8.2.	through electronic banking "My Fibank" to Fibank's payment account	BGN 0.45

8.3.	in paper-based form via BISERA to other banks' payment account	BGN 4.74
8.4.	through electronic banking "My Fibank" via BISERA to other banks' payment account	BGN 0.99
8.5.	in paper-based form to Fibank's budget payment account	BGN 3.04
8.6.	through electronic banking "My Fibank" to Fibank's budget payment account	BGN 0.45
8.7.	in paper-based form via BISERA to other banks' budget payment account	BGN 4.74
8.8.	through electronic banking "My Fibank" via BISERA to other banks' budget payment account	BGN 0.99
8.9.	Standing order (internalbank)	BGN 0.64
8.10.	Standing order (interbank)	BGN 1.05
8.11.	Standing order (internalbank) through electronic banking "My Fibank"	BGN 0.64
8.12.	Standing order (interbank) through electronic banking "My Fibank"	BGN 1.05

Notes:

- The payment account for basic transactions is a payment account in BGN.
- The fees under Items 5.3. and 7.2. shall also be applicable for transactions in EUR within EEA for cards, issued until 31.08.2023 with level "J" in accordance with the published Level of limits
- In cases of „BPA, under the terms of Art. 120a, LPSPS":
 - the services shall be provided free of charge with the exception of those under p.1 and p.5.3.;
 - 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
- For all other banking services and transactions, going per the payment account for basic transactions, shall be applicable the fees and commissions in respective chapters of the Fibank's Tariff.





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	Fibank Business	Fibank Business Class	Fibank Business Class +	Fibank Business Class Premium	Fibank Ultra Business
1. Free of charge interbank transfers BISERA, including Instant Payments Blink and standing orders					
1.1. ordered through electronic banking "My Fibank"		10 number	20 number	40 number	100 number
1.2. ordered in Fibank's office	5 number				
2. Current account free of charge for opening and maintenance	1 number				
2.1. Current account in electronic banking "My Fibank" free of charge for opening and maintenance + reports (statements) on them on an electronic medium		1 number	1 number	2 number	2 number
3. Free of charge internal transfers in electronic banking "My Fibank", ordered from accounts in BGN	Unlimited number	Unlimited number	Unlimited number	Unlimited number	Unlimited number
4. Free of charge internal standing orders	Unlimited number	Unlimited number	Unlimited number	Unlimited number	Unlimited number
5. Free of charge internal mass payment orders to Fibank's accounts, ordered from accounts in BGN	Unlimited number	Unlimited number	Unlimited number	Unlimited number	Unlimited number
6. Free of charge cash withdrawal (daily):	up to BGN 3000	up to BGN 2,000	up to BGN 3,000	up to BGN 5,000	up to BGN 10,000
7. Free of charge cash deposit (daily):	up to BGN 6,000	up to BGN 5,000	up to BGN 6,000	up to BGN 10,000	up to BGN 20,000
8. Passive telephone banking	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
9. Electronic statements and services through electronic banking "My Fibank"	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
10. Issuance of free of charge debit card VISA Business Debit/Mastercard Business Debit/VISA Platinum Business Debit	1 number	1 number	1 number	1 number	2 number

Notes:

- For cash withdrawal/ cash deposit above the amounts shown in the table - according to the Tariff
- Multiple payment orders and direct debit are not included in free of charge interbank and internal transfers.
- In case of deposit/withdrawal of local currency at cash desk to/from accounts in foreign/local currency are applied the conditions related with cash servicing.
- The conditions for withdrawal at cash desk are applied respecting the requirements for giving of prior notice for cash withdrawal according to the Tariff in force.
- The debit card is free of charge for issuance. All the rest fees and commissions are according to the Tariff for business clients.
- After exhausting of specified number of products and services included in the package as well as in case of termination of the contract for bank package all fees and commissions are due according to the Tariff in force.



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1.	For maintenance of packages for Individuals	
1.1	Optimum	BGN 5.99 monthly
1.2	Optimum +	BGN 5.99 monthly
2.	For maintenance of packages for Corporates	
2.1	Privilege	BGN 18.50 monthly
2.2	Privilege +	BGN 32.00 monthly
2.3	Privilege MAX	BGN 58.00 monthly
2.4	Privilege On line	BGN 18.50 monthly
2.5	Privilege SME	BGN 32.00 monthly

Notes:

1. Packages are not offered. Fees mentioned are only for already going contracts.
2. Conditions of packages Optimum and Optimum + are equalized to conditions of package for individuals My Choice Online.
3. Conditions of package Privilege MAX are equalized to conditions of business package Fibank Business Class Premium.
4. Conditions of package Privilege On line are equalized to conditions of business package Fibank Business Class.
5. Conditions of packages Privilege+ and Privilege SME are equalized to conditions of business package Fibank Business Class+.



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A. INDIVIDUALS

1.	Bank account	
1.1.	Opening, maintenance and closing of a deposit/notice account	free of charge
2.	Foreign currency transfers	
2.1.	Incoming transfer from Raisin Bank AG to a deposit/notice account	free of charge
2.2.	Outgoing transfer from a deposit/notice account to a client's account with Raisin Bank AG	free of charge
3.	Reports (statements) on bank account	
3.1.	Report (statement) on deposit account on an electronic medium upon closing and renewal	free of charge
3.2.	Report (statement) on notice account on an electronic medium upon closing	free of charge
4.	Currency exchange	free of charge

B. BUSINESS CLIENTS

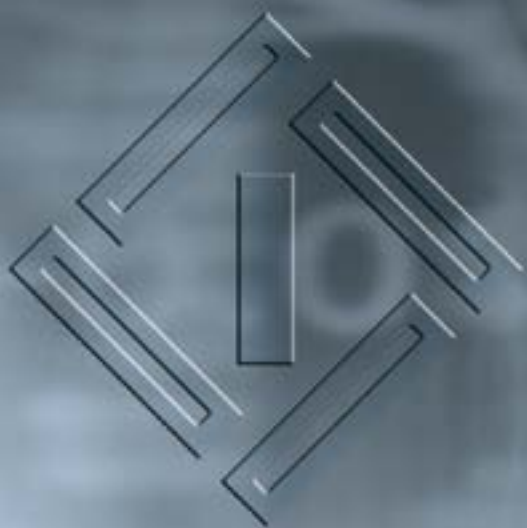
1.	Bank account	
1.1.	Opening, maintenance and closing of a deposit/notice account	free of charge
2.	Foreign currency transfers	
2.1.	Incoming transfer from Raisin Bank AG to a deposit/notice account	free of charge
2.2.	Outgoing transfer from a deposit /notice account to a client's account with Raisin Bank AG	free of charge
3.	Reports (statements) on bank account	
3.1.	Report (statement) on deposit account on an electronic medium upon closing and renewal	free of charge
3.2.	Report (statement) on notice account on an electronic medium upon closing	free of charge
4.	Currency exchange	free of charge
5.	Preliminary review of the documents in connection with acceptance/refusal for establishing of business relationships with foreign legal entities	free of charge



Interest Rates,

applied by First Investment Bank

on bank accounts in local and foreign currency





Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

Under the Law on Bank Deposit Guarantee the Bank Deposit Insurance Fund-Bulgaria shall guarantee payment in full of the balances held with First Investment Bank by any person (individual or corporate customer) on deposits in Bulgarian lev terms and in foreign currency terms and any interest accrued thereon, for any amount not exceeding BGN 196,000.

The interest rates accrued on borrowings (including current accounts, time-deposits and saving accounts) are accumulated according to the interest rates policy of the Bank and the conditions on local and foreign markets, and they come into force after decision of the Managing board of FIB. The Bank announces the utmost interest rates for each type of bank account or currency and reserves its right to change the applicable interest rates unilaterally. Current interest rates are announced preliminary in the bank's offices and are published on the website of Fibank: www.fibank.bg / Bulletin of Interest rates.

Methods of interest calculation

Annual nominal interest rate (simple interest) - the accrued interest is not added on the principal after expiry of the deposit maturity; the accrued interest has to be transferred to other customer account or paid to the customer in cash.

Interest rates are calculated on annual base, regardless of the deposit maturity. For example: If a 3 months time - deposit is opened at 4% annual interest rate, after expiry of its maturity date it would be accrued an interest equal to 1% of the principal of the deposit. In case of renewal of the deposit, the interest rate for the two terms would be 2%, for 3 periods – 3%, for 4 periods (per year) – 4%.

Annual effective interest rate (compound interest) – the accrued interest is added to the principal of the deposit after expiry of the maturity date; if the deposit renews then its principal would be increased with the amount of the paid interest for the new term.

Regarding the example stated above, if the customer does not terminate his 3-months time-deposit and for the next 3 terms the accrued interests are added to the principal of the deposit, then the annual effective interest rate accrued on the original amount of the deposit, would be 4.0600%.



Interests on accounts

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Appendix

Suspended products
for offering

I. Interest rates applied on current accounts

		Annual nominal				
		BGN	USD	EUR	CHF	GBP
Current accounts for individuals	Effective from 17.02.2021	0.000	0.000	0.000	0.000	0.000
Current accounts of individuals for payments with Maestro / VISA Electron / V PAY	Effective from 17.02.2021	0.000	0.000	0.000	0.000	0.000
Current accounts of individuals with credit cards		0.000	0.000	0.000	0.000	0.000
Payment account of individuals for basic transactions (PABT)	Effective from 17.02.2021	0.000	-	-	-	-
Current accounts of agricultural producers	Effective from 17.02.2021	0.000	-	0.000	-	-
Current accounts for business clients	Effective from 17.11.2020	0.000	0.000	0.000	0.000	0.000
Special accounts		BGN	USD	EUR	CHF	GBP
Account under Art. 39 of the Law on the attorneys		0.00	0.00	0.00	-	-
Special accounts under Art. 24 of the Law on public execution officers	Effective from 03.02.2021					
up to BGN 20,000 / up to EUR 10,000		0.00	-	0.00	-	-
from BGN 20,000 to BGN 50,000 / from EUR 10,000 to EUR 25,000		0.00	-	0.00	-	-
from BGN 50,000 to BGN 100,000 / from EUR 25,000 to EUR 50,000		0.00	-	0.00	-	-
over BGN 100,000 / over EUR 50,000		0.00	-	0.00	-	-
Customer accounts of insurance brokers and agents under Art. 155 of the Insurance Code		0.00	0.00	0.00	-	-
Condominium account		0.00	-	0.00	-	-
Special accounts under Art. 25a of the Law on notaries and notarial practice	Effective from 03.02.2021	0.00	0.00	0.00	-	-
Accounts of enterprising committees under the Election Code		0.00	-	-	-	-
Special accounts under concession contract	Effective from 01.09.2021	0.00	0.00	0.00	-	-
Account according to Art. 23 of the Law on payment services and payment systems /safeguard account/		0.00	0.00	0.00		
Account according to Art. 92 of the Law on Markets in Financial Instruments /client account of the investment intermediary /		0.00	0.00	0.00		
Gold account		-	-	-	-	-
						0.00



Interests on accounts

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Suspended products for offering

II. Interest rates applied on deposit accounts

Term deposit „For me“	BGN	EUR	USD	GBP	CHF
Annual nominal interest rate					
For individuals Effective from 01.11.2021					
3 months	0.00	0.00	0.00	0.00	0.00
6 months	0.00	0.00	0.00	0.00	0.00
12 months	0.00	0.00	0.00	0.00	0.00
For business clients Effective from 01.11.2021					
3 months	0.00	0.00	0.00	0.00	0.00
6 months	0.00	0.00	0.00	0.00	0.00
12 months	0.00	0.00	0.00	0.00	0.00

Standard term deposits	BGN	EUR	USD	GBP	CHF
Annual nominal interest rate					
For individuals Effective from 26.07.2022					
24 months	0.00	0.00	0.00	0.00	
36 months	0.00	0.00	0.00	0.00	
For business clients Effective from 26.07.2022					
24 months	0.00	0.00	0.00	0.00	
36 months	0.00	0.00	0.00	0.00	

III. Interest rates applied on special deposits

Deposit “Free deposit +” for business clients Effective from 17.11.2020.		
Period	Annual nominal interest rate	Currency
1-month	0.00%	BGN
1-month	0.00%	EUR

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Suspended products for offering

"Active management" deposit

Effective from 17.02.2021

Period	Annual nominal interest rate	Currency
9-months	0.00%	BGN
9-months	0.00%	EUR
18-months	0.00%	BGN
18-months	0.00%	EUR

Note:

Interest rates mentioned above are in force under the condition that a minimum balance of BGN 3000/ EUR 1500 has been maintained on the account for the term of the deposit.

IV. Interest rates applied on guarantee deposits

Mastercard and VISA credit cards

The 6-months interest rate for the respective currency

V. Interest rates applied on children deposit accounts (for individuals under full legal age)

Annual nominal interest rate applied on deposit accounts for 12 months is as per Item II "Interest rates applied on deposit accounts for individuals" given above in this section plus 0.05% surplus, and for the periods above 1 year as per interest rates applied for the respective currency and period on deposit accounts for individuals, given in Appendix Suspended products for offering plus 0.05% surplus.

VI. Interest rates applied on saving accounts

	Effective from	Annual nominal interest rate
Children saving account (for individuals under full legal age)	17.02.2021	0.15% in BGN, USD, EUR and GBP, increased every year by 0.00%
Children saving account to "Smart Lady" program (for individuals under full legal age, whose legal representative use the "Smart Lady" program)	17.02.2021	0.15% in BGN, EUR, increasing every year by 0.01% on an annual basis
Saving account for teenagers "Smart teen" (for individuals from 14 to 18 years of age)	17.02.2021	0.15% in BGN, increasing every year by 0.00% on an annual basis

Note:

Children saving account to "Smart Lady" program and Saving account for teenagers "Smart teen" accumulates interest till completion of full legal age of the account holder.

VII. Suspended products for offering

In accordance with suspended products for offering Appendix



IX. Interest rates applied on deposit/notice accounts via the Weltsparen internet platform

A. Interest rates applied for clients in Federal Republic of Germany

Interest rates applied for individuals

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB011	Without fixed term	EUR	0.00%	16.03.2020
FIB014	12 months	EUR	0.00%	16.03.2020

Notes:

- Offering of the product FIB005 - 12-months deposit in BGN suspended as of 03.01.2018.
- Offering of the following products suspended as of 21.06.2019:
- FIB001 - 12-months deposit in EUR; FIB002 - 36-months deposit in EUR; FIB003 - 60-months deposit in EUR; FIB004 - 24-months deposit in EUR.
- Offering of the following products suspended as of 21.06.2019:
- FIB007 - 12-months deposit in EUR; FIB008 - 24-months deposit in EUR.
- Offering of the following products suspended as of 06.11.2020:
- FIB013 - Notice Account in EUR; FIB018 - 12-months deposit in EUR; FIB019 - 24-months deposit in EUR.
- Offering of the following products suspended as of 16.03.2021:
- FIB017 - 24-months deposit in EUR; FIB015 - 36-months deposit in EUR, FIB016 - 60-months deposit in EUR

B. Interest rates applied for clients in Republic of Austria

Interest rates applied for individuals

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB009	12 months	EUR	0.00%	16.03.2020
FIB012	Without fixed term	EUR	0.00%	16.03.2020

Notes:

- Offering of the product FIB010 - 24-months deposit in EUR suspended as of 16.03.2021.



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Suspended products for offering

Interest rates applied for individuals in Federal Republic of Germany

FIB017	24 months	EUR	0.00%	16.03.2021
FIB015	36 months	EUR	0.00%	16.03.2021
FIB016*	60 months	EUR	0.00%	16.03.2021

Notes:

- *For existing deposits opened until 03.07.2020, please note that in the event of early termination of a FIB016 deposit, the interest rate will be 0.0%, if the termination takes place within the first 6 months. If the termination takes place after more than 6 months, you will receive an interest rate of 0.30% p.a. (nominally) for the period from the date of opening of the deposit account to the date of termination of the deposit. For new or prolonged deposits opened after 03.07.2020 the interest rate in the event of early termination of a FIB016 deposit will be 0.0%.

Interest rates applied for business clients in Federal Republic of Germany

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB013	Without fixed term	EUR	0.00%	13.11.2020
FIB018	12 months	EUR	0.00%	13.11.2020
FIB019	24 months	EUR	0.00%	13.11.2020

Interest rates applied for individuals in Republic of Austria

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB010	24 months	EUR	0.00%	16.03.2021



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Suspended products for offering

I. Interest rates applied on loans

A. For loans (debit balances) of business clients

Loans in local and foreign currency	by arrangement
Approved overdraft in local and foreign currency	by arrangement
Unapproved overdraft in local currency	for each day overdue 1/360 of the basic interest rate (BIR) plus 0.1% surplus
Unapproved overdraft in foreign currency	35% annually
Overdue interest on loans in local and foreign currency	contractual interest rate plus additional penalty interest at the rate of 20 points

B. For loans (debit balances) of individuals

Loans in local and foreign currency	by arrangement
Approved overdraft in local and foreign currency	by arrangement
Overdue interest on consumer, house and mortgage loan agreements within the meaning of the Consumer Credit Act and the Act for loans for real estate on consumers	contractual interest rate plus late payment compensation (penalty surcharge) at the rate of the legal interest
Overdue interest on loan agreements beyond the scope of the Consumer Credit Act and the Act for loans for real estate on consumers	contractual interest rate plus additional penalty interest at the rate of 20 points
Non-performance interest on consumer loan (overdraft) different from unapproved overdraft	contractual interest rate plus additional penalty interest at the rate of 3 points
Unapproved overdraft on consumer loan (overdraft) agreements within the meaning of the Consumer Credit Act	contractual interest rate plus late payment compensation (penalty surcharge) at the rate of the legal interest
Unapproved overdraft on mortgage loan (overdraft) agreements within the meaning of the Act for loans for real estate on consumers	contractual interest rate plus late payment compensation (penalty surcharge) at the rate of the legal interest
Unapproved overdraft in local currency	36%
Unapproved overdraft in foreign currency	35%

C. Reference Interest Rates

The Bank shall apply the following Reference interest rates to credits in local and foreign currency:

- a) **for Individuals** - Basic Interest Rate (BIR); Basic Interest Rate corrected with market environment ratio (BIRce); Basic Interest Rate corrected with market environment ratio in the credit cards business (BIRcc); Savings Based Interest Rate (SBIR); Reference interest rate „Market environment“ (RIRme).
- b) **for Business clients** - Basic Interest Rate (BIR); Basic Interest Rate corrected with market environment ratio (BIRce); Basic Interest Rate, corrected with market environment ratio in the business clients segment (BIRme); Basic Interest Rate corrected with market environment ratio, depending on the credit rating (BIRa; BIRb; BIRc); Basic Interest Rate corrected with market environment ratio in the credit cards business (BIRcc); Savings Based Interest Rate (SBIR); Liability Interest Rate (LIR); Reference interest rate „Market environment“ (RIRme).

Methods of the Bank for defining Reference Interest Rates are declared at www.fibank.bg as well as they are at disposal of the clients at paper in the Bank's offices.

Reference interest rates are updated at regular intervals and published at www.fibank.bg.

In cases where the reference interest rate is a market index such as LIBOR, EURIBOR, BIR of BNB, etc., the Bank shall indicate publicly available sources of information.

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Suspended products for offering

II. Interest rates on loans and overdrafts on bank card accounts

A. INTERNATIONAL BUSINESS CREDIT CARDS

A1. International business credit cards with grace period	Payment via POS with merchants			Cash withdrawal and other operations					
	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total			
BGN									
VISA Classic & Mastercard Silver	10.83%	10.91%	21.74%	10.83%	12.91%	23.74%			
VISA/Mastercard Gold	10.83%	7.91%	18.74%	10.83%	9.91%	20.74%			
EUR									
VISA Classic & Mastercard Silver	10.82%	10.92%	21.74%	10.82%	12.92%	23.74%			
VISA/Mastercard Gold	10.82%	7.92%	18.74%	10.82%	9.92%	20.74%			
USD									
VISA Classic & Mastercard Silver	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%			
VISA/Mastercard Gold	12.66%	7.34%	20.00%	12.66%	9.34%	22.00%			
A2. International business credit cards without a minimum monthly installment	Applicable for all debit balances regardless of the type of transaction								
	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total
	BGN			EUR			USD		
VISA Classic & Mastercard Silver	10.83%	9.91%	20.74%	10.82%	9.92%	20.74%	12.66%	9.34%	22.00%
VISA/Mastercard Gold	10.83%	9.91%	20.74%	10.82%	9.92%	20.74%	12.66%	9.34%	22.00%
Unapproved overdraft on international business credit cards accounts		Interest rate as per Item A1 or Item A2 plus additional penalty interest at the rate of 20 points							
Overdue installments on international business credit cards accounts		Interest rate as per Item A1 plus commission at the amount of 1/12th of the additional penalty interest applicable for unapproved overdraft on international business credit card accounts per month							



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Suspended products for offering

B. FOR DEBIT BALANCES ON BANK CARD ACCOUNTS OF INDIVIDUALS

Approved overdraft on debit cards accounts under overdraft agreements	by arrangement
Unapproved overdraft on debit cards accounts under consumer loan (overdraft) agreement within the meaning of the Consumer Credit Act	the contractual interest rate plus additional penalty interest at the rate of the legal interest
Unapproved overdrafts in local currency	36%
Unapproved overdrafts in foreign currency	35%

B1. Approved overdrafts on international Mastercard/VISA credit cards accounts with grace period	BIR _{cc}	Surplus	Total
BGN	10.83%	6.91%	17.74%
EUR	10.82%	6.92%	17.74%
USD	12.66%	6.34%	19.00%
CHF	12.66%	6.92%	19.58%
GBP	12.66%	6.92%	19.58%

B2. International revolving credit cards with chip	Payment via POS with merchants			Cash withdrawal and other operations		
	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total
BGN						
Classic / Standard	10.83%	10.91%	21.74%	10.83%	12.71%	23.54%
Gold	10.83%	10.91%	21.74%	10.83%	12.71%	23.54%
Platinum	10.83%	10.91%	21.74%	10.83%	12.71%	23.54%
World Elite Mastercard	10.83%	10.91%	21.74%	10.83%	12.71%	23.54%
Visa (Fibank – eMAG)	10.83%	6.17%	17.00%	10.83%	9.17%	20.00%
EUR						
Classic / Standard	10.82%	10.92%	21.74%	10.82%	12.72%	23.54%
Gold	10.82%	10.92%	21.74%	10.82%	12.72%	23.54%
Platinum	10.82%	10.92%	21.74%	10.82%	12.72%	23.54%
World Elite Mastercard	10.82%	10.92%	21.74%	10.82%	12.72%	23.54%
USD						
Classic / Standard	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
Gold	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
Platinum	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
World Elite Mastercard	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%

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B2. International revolving credit cards with chip	Payment via POS with merchants			Cash withdrawal and other operations		
	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total
GBP						
Classic / Standard	12.66%	10.92%	23.58%	12.66%	12.72%	25.38%
Gold	12.66%	10.92%	23.58%	12.66%	12.72%	25.38%
Platinum	12.66%	10.92%	23.58%	12.66%	12.72%	25.38%
Penalty interest rates						
Effective from 01.01.2024						
Unapproved overdrafts in national currency on international credit cards accounts with guarantee deposit			Interest rate as per Item B1 plus additional penalty interest at the rate of 13.79% points			
Unapproved overdrafts in EUR on international credit cards accounts with guarantee deposit			Interest rate as per Item B1 plus additional penalty interest at the rate of 13.79% points			
Unapproved overdrafts in other foreign currency on international credit cards accounts with guarantee deposit			Interest rate as per Item B1 plus additional penalty interest at the rate of 13.79% points (for USD), 13.79% points (for GBP) and 13.79% points (for CHF)			
Unapproved overdrafts on international credit cards with minimum balance			The interest on Part Two, Item II, "B" for unapproved overdraft			
Unapproved overdrafts in national currency on international revolving chip credit cards accounts			Interest rate as per Item B2 plus additional penalty interest at the rate of 13.79% points			
Unapproved overdrafts in EUR on international revolving chip credit cards accounts			Interest rate as per Item B2 plus additional penalty interest at the rate of 13.79% points			
Unapproved overdrafts in USD on international revolving chip credit cards accounts			Interest rate as per Item B2 plus additional penalty interest at the rate of 13.79% points			
Unapproved overdrafts in GBP on international revolving chip credit cards accounts			Interest rate as per Item B2 plus additional penalty interest at the rate of 13.79% points			
Overdue installment on international revolving chip credit cards accounts			Interest rate as per Item B2 plus 1/12th part of the additional penalty interest applicable for unapproved overdraft on international revolving chip credit cards accounts per month for the respective currency			

- (1) These interest rates are approved by the Managing Board and are an inseparable part of the Tariff of Fees and Commissions (Tariff) applied by First Investment Bank AD.
 (2) The present interest rates come into force for all clients of Unionbank EAD from the date of bundling of Unionbank EAD in First Investment Bank – 04.03.2014.
 (3) Despite all changes in numbering, the articles of the present interest rates shall be substituted with the corresponding articles for all existing contracts and agreements.





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Appendix

Suspended products for offering

Current accounts, deposits and saving accounts from this section are suspended from offering. Interest rates mentioned are only for already signed contracts.

Current accounts		Annual nominal interest rates					
		BGN	USD	EUR	CHF	GBP	RON
Current accounts	Effective from 17.02.2021	-	-	-	-	-	0.0000
On-line Current account /Joint saving account	Effective from 17.02.2021	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Current account with minimum balance for individuals	12 months	0.0000	0.0000	0.0000	-	-	-
	Effective from 17.02.2021 24 months	0.0000	0.0000	0.0000	-	-	-
Free current account for individuals	with 12 interest accrual periods	0.0000	0.0000	0.0000	-	-	-
	Effective from 17.02.2021 with 24 interest accrual periods	0.0000	0.0000	0.0000			

IQ current account for business clients (for contracts, concluded after 24.10.2019) Effective from 17.11.2020		
	Annual nominal	
	BGN	EUR
from 0 – 99,999.99 BGN/ 0 – 49,999.99 EUR	0.00	0.00
over 100,000 BGN/ 50,000 EUR	0.00	0.00

IQ current account For business clients (for contracts, concluded till 24.10.2019) Effective from 17.11.2020			
Ranges from closing daily balance		Annual interest rate	
BGN	EUR	BGN	EUR
from 0 – 99 999.99	from 0 – 49 999.99	0.00	0.00
over 100 000	over 50 000	0.00	0.00
Ranges at least daily balance for annual period		Interest bonus in %	
BGN	EUR	BGN	EUR
from 0 – 99 999.99	from 0 – 49 999.99	0.00	0.00
over 100 000	over 50 000	0.00	0.00

IQ current account For individuals Effective from 17.02.2021			
Ranges from closing daily balance		Annual interest rate	
BGN	EUR	BGN	EUR
from 0 – 19 999.99	from 0 – 9 999.99	0.00	0.00
over 20 000	over 10 000	0.00	0.00
Ranges at least daily balance for annual period		Interest bonus in %	
BGN	EUR	BGN	EUR
from 0 – 19 999.99	from 0 – 9 999.99	0.00	0.00
over 20 000	over 10 000	0.00	0.00





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Suspended products for offering

	"Salary" account Effective from 17.02.2021		"Smart account" Effective from 17.02.2021	
Credit turnovers for the month – BGN	Exceeding BGN 750 incl.	Less than BGN 750 incl.	Exceeding BGN 1 500 incl.	Less than BGN 1 500 incl.
Annual interest rate	HIGH	LOW	HIGH	LOW
	0.000% for Visa Electron	0.000% for Visa Electron	0.000%	0.000% for Visa Electron
	0.000% for Maestro	0.000% for Maestro		0.000% for Maestro

Special product "Municipalities and Centrally Budgeted Organizations" Cumulative/Current accounts Effective from 17.11.2020					
Daily balance	0 – 30 000	30 001 – 100 000	100 001 – 200 000	200 001 – 300 000	over 300 000
Annual interest rate	0.00%	0.00%	0.00%	0.00%	0.00%

Interest rates applied on deposit accounts	For individuals Effective from 07.02.2021					For business clients Effective from 03.02.2021				
	BGN	EUR	USD	GBP	CHF	BGN	EUR	USD	GBP	CHF
1 month	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18 months	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	

Interest rates applied on short-term deposits for individuals and business clients Effective from 01.11.2016.			
Deposit in BGN, USD and EUR	48 hours	7 days	14 days
Annual nominal interest rate	0.00%	0.00%	0.00%

Pensioner deposit accounts (for local individuals who have acquired right for pension according to Bulgarian legislation) Effective from 17.02.2021	
Annual nominal interest rate applied on deposit accounts for the respective currency and period for 3,6 and 12 months as per Item II "Interest rates applied on deposit accounts for individuals" plus 0.00% surplus and for a period of 1 month as per interest rates for this period, given in this section applied on deposit accounts for individuals, given in Appendix "Suspended products for offering" plus 0.00% surplus.	

3 – month "Sweet" deposit for individuals & business clients Effective from 12.05.2015		"Sweet" term deposit in USD for individuals & business clients Effective from 12.05.2015				
Term/Period	3 months	Term/Period	1 month	3 months	6 months	12 months
BGN	0.00%	USD	0.00%	0.00%	0.00%	0.00%
EUR	0.00%					





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Suspended products for offering

"Champion 4-4-2" deposit Interest rates applied for individuals and business clients Effective from 17.02.2021

10 months term deposit	Annual nominal interest rate	
Periods	BGN	EUR
First 4-month period	0.000%	0.000%
Second 4-month period	0.000%	0.000%
Third 2-month period	0.000%	0.000%

Term deposit "New deposit from Fibank" for individuals & business clients Effective from 17.02.2021

Term	Annual nominal interest rate	
	BGN	EUR
3-months	0.000%	0.000%
6-months	0.000%	0.000%

Note:

Interest rates mentioned above are in force in case that a minimum required balance of BGN 500/ EUR 250 has been ensured on the account under the conditions of the contract. In case of non-feasance the amounts on the account should accumulate at interest on maturity day at the rate of 0.000%. In case of pro-term termination of the term deposit contract the Bank should accumulate at interest on the account at the rate of 0.000%, if the requirement for minimum required balance is fulfilled.

Note:

Interest rates mentioned above are in force in case that a minimum required balance of BGN 500/ EUR 250 has been ensured on the account under the conditions of the contract. In case of non-feasance the amounts on the account should accumulate at interest on maturity day at the rate of 0.000%.

Interest rates applied on term deposit accounts with progressive accumulation of the interest

Effective from 17.02.2021

For the first 6 months, the annual interest rate on 6 months deposits in the respective currency is applied as per Item II "Interest rates applied on deposit accounts for individuals" and as per Item III "Interest rates applied on deposit accounts for business clients". For each subsequent 6 months period cumulative increase of interest rate is applied at the amount of 0.000% annually for deposits in BGN and 0.000% annually for deposits in EUR and USD.

Interest rates applied on "Record" deposit

Effective from 17.02.2021

Annual nominal interest rate applied on deposit "Record" for individuals and business clients for 12, 24 and 36 months in BGN, EUR and USD - 0.000%.

"Portfolio" combined deposit	"Premium"		"Balance"	
	Money deposit	Mutual funds' shares	Money deposit	Mutual funds' shares
Components ratio	70%	30%	30%	70%
Offered funds	Fibank Avangard or FFBH Vostok		Fibank Classic or Fibank Guarantor	

Interest rates applied on "Portfolio" deposit for individuals & business clients Effective from 13.12.2016

Name	Period	Annual nominal interest rate	Currency
"Portfolio" combined deposit	9-months	0.80	BGN
		0.80	EUR

Note:

In case of renewal of the deposit, interest rates of 1-month term deposit are applied. Investments in mutual funds' shares are not guaranteed by a guarantee fund established by the state, or by other type of guarantee.





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Suspended products for offering

"Forex Plus" deposit Interest rates applied for individuals and business clients

Effective from 02.01.2018

Period		6-months	12-months
Annual nominal interest rate	BGN	0.00	0.00
	EUR	0.00	0.00

Note:

Interest rates mentioned above are in force in case that a minimum required balance of BGN 500/ EUR 250 has been ensured on the account under the conditions of the contract. In case of non-feasance the amounts on the account should accumulate at interest at the rate of 0.00%.

Term deposit for 60 months

For individuals

Effective from 17.02.2021

For business clients

Effective from 17.11.2020

Annual period	BGN	EUR	BGN	EUR
First 12-month period	0.00%	0.00%	0.00%	0.00%
Second 12-month period	0.00%	0.00%	0.00%	0.00%
Third 12-month period	0.00%	0.00%	0.00%	0.00%
Forth 12-month period	0.00%	0.00%	0.00%	0.00%
Fifth 12-month period	0.00%	0.00%	0.00%	0.00%

Term deposit "Profitable account" for individuals 12 months

For monthly credits on the current account:	Annual interest rate	Annual surplus
Interest rates for deposit in BGN		Effective from 17.02.2021
Up to BGN 500	0.00	0.00
BGN 500.01 – BGN 1500	0.00	0.00
Over BGN 1500	0.00	0.00
Interest rates for deposit in EUR		Effective from 17.02.2021
Up to EUR 250.00	0.00	0.00
EUR 250.01 – EUR 750.00	0.00	0.00
Over EUR 750.00	0.00	0.00

Notes:

- An interest on maturity day at the rate of 0.000% shall be payable to the amounts on the deposit account:
 - received after the specified in the contract period;
 - in case of non-feasance of the condition for providing/ maintaining the minimum
 - amount of availability and/or over the maximum amount of availability BGN 250 000/ EUR 125 000.
- Annual surplus is not payable in case of non- feasance of the conditions of the contract, as well as:
 - for the amounts received after the first seven calendar days from the date of the conclusion of the deposit contract;
 - for the amounts over the maximum amount of availability BGN 250 000/ EUR 125 000.





Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

Electronic deposits "My deposit"		Interest rates applied for individuals			Effective from 17.02.2021
	BGN		EUR		
	at balance up to 19999.99 BGN	at balance of 20000 BGN	at balance up to 9999.99 EUR	at balance of 10000 EUR	
6 months	0.00%	0.00%	0.00%	0.00%	
12 months	0.00%	0.00%	0.00%	0.00%	

Note:

An interest on maturity day at the rate of 0.000% shall be payable to the amounts on the deposit account:
 - received after the specified in the contract period and/or
 - in case of non- feasibility of the condition for providing/ maintaining the minimum amount of availability.

Promotional term deposit+		Effective from 17.02.2021			
Period	Annual nominal interest rate				
	at balance up to 19 999.99 BGN/ 9 999.99 EUR		at balance of 20 000 BGN/ 10 000 EUR		
	BGN	EUR	BGN	EUR	
6-months	0.000	0.000	0.000	0.000	
12 -months	0.000	0.000	0.000	0.000	

Note:

An interest on maturity day at the rate of 0.000% shall be payable to the amounts on the deposit account:
 - received after the specified in the contract period and/or
 - in case of non- feasibility of the condition for providing/ maintaining the minimum amount of availability.

Promotional deposit "25 years Fibank"		Interest rates applied for individuals			Interest rates applied for business clients		
		Effective from 17.02.2021			Effective from 17.11.2020		
Period		6-months	12-months	24-months	6-months	12-months	24-months
Annual nominal interest rate	BGN	0.00	0.00	0.00	0.00	0.00	0.00
	EUR	0.00	0.00	0.00	0.00	0.00	0.00

Note:

An interest on maturity day at the rate of 0.000% shall be payable to the amounts on the deposit account:
 - received after the specified in the contract period and/or
 - in case of non-feasance of the condition for providing/ maintaining the minimum amount of availability.





Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

Deposit “Free deposit”	For individuals Effective from 17.02.2021			For business clients Effective from 17.11.2020		
12-month deposit with 12 interest periods (according to the table)						
Annual nominal interest rates						
Term/Period	BGN	EUR	USD	BGN	EUR	USD
For 1-st month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
For 2-nd month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
For 3-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
For 4-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
For 5-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
For 6-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
For 7-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
For 8-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
For 9-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
For 10-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
For 11-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
For 12-th month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Notes

Minimum balance of BGN 500 / EUR 250/ USD 250 is required for free deposits with contracts concluded after 09.11.2015 incl.

Funds in the Accounts in First Investment Bank, incl. promotional deposits, are guaranteed in accordance with the Law on Bank Deposit Guarantee (LBDG) up to the guaranteed amount of BGN 196 000 for each client.

Deposit "Free deposit" – 24 months							
Period	BGN	EUR	USD	Period	BGN	EUR	USD
For 1-st month	0.30	0.30	0.30	For 13-th month	2.00	1.00	1.50
For 2-nd month	0.40	0.40	0.40	For 14-th month	2.00	1.00	1.50
For 3-th month	0.50	0.50	0.40	For 15-th month	3.00	1.00	1.50
For 4-th month	0.60	0.60	0.60	For 16-th month	3.00	1.00	1.50
For 5-th month	0.70	0.70	0.60	For 17-th month	3.00	2.00	1.50
For 6-th month	0.80	0.80	1.00	For 18-th month	3.00	2.00	1.50
For 7-th month	0.90	0.90	1.00	For 19-th month	3.00	3.00	1.50
For 8-th month	1.00	1.00	1.00	For 20-th month	3.00	3.00	1.50
For 9-th month	1.00	1.00	1.00	For 21-st month	3.00	3.00	1.50
For 10-th month	1.00	1.00	1.50	For 22-nd month	3.00	3.00	1.50
For 11-th month	2.00	1.00	1.50	For 23-th month	4.00	3.00	2.00
For 12-th month	2.00	1.00	1.50	For 24-th month	5.00	4.00	3.00



Suspended products for offering



Non term saving account

Effective from 17.02.2021

Annual nominal interest rate

BGN, EUR, USD, GBP

0.000%, but not increased every year by 0.10%

"Navigator" saving account

Effective from 18.06.2014

Interest rates in BGN and EUR applied on "Navigator" saving account as per annual nominal interest rate applied on Non term saving account but not increased every year by 0.10%.

Interest bonus applied on term deposit accounts and current accounts

Fibank has the right to offer interest bonus at the amount up to 0.7 points surplus to the interest rate applied on term deposit accounts and current accounts under standardized terms approved by the Managing Board of the Bank in case of agreement, concluded in a Bank's premises. Deposits with interest bonus are guaranteed according to the Law on Bank Deposit Guarantee – up to BGN 196 000.

Note:

Effective from 14.11.2014 the surplus to the interest rate applied on term deposit accounts and current accounts is suspended. The surpluses announced are valid for contracts signed till that date.

Saving deposit with growing profitability "Union Club"

Effective from 17.02.2021

	Group BGN			Group EUR			Group USD		
	Balance BGN	"HIGH" interest rate	"LOW" interest rate	Balance EUR	"HIGH" interest rate	"LOW" interest rate	Balance USD	"HIGH" interest rate	"LOW" interest rate
Bronz	100 – 999	0.000%	0.000%	100 – 499	0.000%	0.000%	100 – 499	0.000%	0.000%
Silver	1,000 – 2,999	0.000%	0.000%	500 – 1,499	0.000%	0.000%	500 – 1,499	0.000%	0.000%
Gold	3,000 – 4,999	0.000%	0.000%	1,500 – 2,499	0.000%	0.000%	1,500 – 2,499	0.000%	0.000%
Platinum	5,000 – 9,999	0.000%	0.000%	2,500 – 4,999	0.000%	0.000%	2,500 – 4,999	0.000%	0.000%
"Union Club"	Over 10,000	0.000%	0.000%	Over 5,000	0.000%	0.000%	Over 5,000	0.000%	0.000%

Annual nominal interest rate

Children saving account "Sbudnata mechta"

Effective from 17.02.2021

0.15%, increased every year by 0.00%

Children saving account "Union Budeshte"

Effective from 17.02.2021

0.15%, increased every year by 0.00%, and after the date of lawful age (18 years) of the accountholder (the date of "maturity"), on account balances is accrued the interest rate for standard saving deposit

Standard saving account

Effective from 17.02.2021

0.00% for BGN, EUR, USD and GBP

The clients of Unionbank EAD are informed that due to offering termination of the below mentioned deposits on their balances will be accrued the contractual interests for the term of the deposit according to signed contract. After expiry of the contractual term funds will be kept with no interest accrual: **Deposit "Otlichen 6"; Deposit "Depositfest"; 12 months deposit "Izgodna sdelka"; Deposit for foreigners; Unioninvest 1; Unioninvest 2; Uniondinamica; Uniondeposit "Advance"; Uniondeposit "Chameleon"; Uniondeposit "Rent+"; Combined deposit; Overnight deposit; Business deposit; 6 months "Super" deposit; Standard 9 months term deposit; "Super" deposit for 12, 24 and 36 months.**

