



Name of the account provider: First Investment Bank

Account name: Current account for the children and youth cards program with account holder- the parent/ guardian

Date: 20.01.2023

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

Service	Fee
General account services	
Opening	at branch free of charge through electronic banking [My Fibank] free of charge
Maintaining	Until the date the Authorized User of the card will be at the age of 18 or if by that date the card issued to the account has not expired - until the date of expiry of the card. monthly free of charge Total annual fee Until the date the Authorized User of the card will be at the age of 18 or if by that date the card issued to the account has not expired - until the date of expiry of the card. free of charge
Closing	Before the expiration of 6 months from the conclusion of an account contract
	at branch BGN 5.00 through electronic banking [My Fibank] service not available
Payments (excluding cards)	
Credit transfer in local currency to an account held with another PSP	BISERA up to BGN 100 000: at branch BGN 6.00 through electronic banking [My Fibank] BGN 1.00 BISERA – Instant Payments Blink up to BGN 30 000 (at accessibility of the Beneficiary's PSP) at branch BGN 7.00 through electronic banking [My Fibank] BGN 1.00 Blink P2P by mobile number

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

Credit transfer in foreign currency to an account held with the same PSP	for transfer from account in local currency	
	at branch	BGN 4.00
	through electronic banking [My Fibank]	BGN 0.50
	from and to accounts of one and the same client	
Incoming credit transfer in foreign currency	at branch	BGN 4.00
	through electronic banking [My Fibank]	free of charge
	in EUR from EEA	free of charge
	outside EEA, regardless the currency, or within EEA in currency different from EUR	
	up to 100.00 EUR	free of charge
	above 100.00 EUR	0.10%, min. EUR 10.00, max. EUR 150.00
Cards and cash withdrawal		
Maintenance of debit card in local currency	[Debit Mastercard PayPass Kids], [Debit Mastercard PayPass Teen] - until the date the Authorized User will be at the age of 18 or if by that date the card issued to the account has not expired- until the date of expiry of the card.	free of charge
Maintenance of credit card in local currency		service not available
Cash withdrawal at branch of Fibank	with prior notice up to BGN 200 000.00	0.60%, min. BGN 6.00
	with prior notice above BGN 200 000.00	0.80%
	without prior notice above BGN 5 000.00 up to BGN 200 000.00	BGN 10.00 + 0.70% from the amount
	without prior notice above BGN 200 000.00	0.90%
	with prior notice up to EUR 100 000.00	0.70%, min. EUR 3.00
	with prior notice above EUR 100 000.00	0.80%
Cash withdrawal at POS terminal in branch of Fibank	without prior notice above EUR 2 500.00 up to EUR 100 000.00	EUR 5.00 + 0.70% from the amount
	without prior notice above EUR 100 000.00	0.90%
	debit card [Debit Mastercard PayPass Kids], [Debit Mastercard PayPass Teen]	BGN 5.00 + 1.00% from the amount
Cash withdrawal at POS terminal of another PSP in Bulgaria	[Debit Mastercard PayPass Kids], [Debit Mastercard PayPass Teen]	BGN 6.00 + 1.00% from the amount
Cash withdrawal from Fibank's ATM	[Debit Mastercard PayPass Kids], [Debit Mastercard PayPass Teen]	free of charge
Cash withdrawal from another PSP's ATM in Bulgaria	[Debit Mastercard PayPass Kids], [Debit Mastercard PayPass Teen]	free of charge
	[Debit Mastercard PayPass Kids], [Debit Mastercard PayPass Teen]	

Cash withdrawal from another PSP's ATM abroad	within EEA	free of charge
	outside EEA	free of charge
Payment at POS terminal with debit card	in Bulgaria	free of charge
	Abroad	free of charge
Payment of services at ATM	[Debit Mastercard PayPass Kids], [Debit Mastercard PayPass Teen]	free of charge
Payment with credit card		service not available
Balance check up with debit card at ATM	[Debit Mastercard PayPass Kids], [Debit Mastercard PayPass Teen]	
	of Fibank in Bulgaria or within EEA	BGN 0.50
	outside EEA	BGN 1.00
Overdraft and related services		
		service not available