



Terms of First Investment Bank AD for rescheduling payments with Fibank - eMAG credit cards in equal interest-free monthly installments

First Investment Bank AD (the Bank) provides an opportunity to the holders of co-branded credit cards "Fibank - eMAG" issued by the Bank to defer payments in equal monthly installments made with the card on the website at www.emag.bg and via the eMAG mobile application.

[Which transactions can be rescheduled and for what period?](#)

EMAG INTERNATIONAL Ltd. (eMAG) on its website at www.emag.bg and through the mobile application "eMAG" provides information about the products for which rescheduling of payments in equal monthly installments can be requested upon payment, as well as information about the deferral period that can be chosen - 3, 6, 9 or 12 months, under the terms and conditions provided by the Bank.

[Acceptance of the request and deferral agreement](#)

The request for deferral of payment is considered made by the client for the selected period of deferral of the the transaction in equal monthly installments, with its confirmation when ordering the transaction with the card on the website at www.emag.bg and through the mobile application "eMAG" and has the effect of an additional agreement to the Credit Card Agreement concluded between the cardholder "Fibank - eMAG" and the Bank. Any further statements of the client under the thus concluded deferral agreement, including a statement of withdrawal from the deferral agreement, should be addressed to the Bank under the terms and the manner, provided by the Bank in the present Terms and Conditions.

[Is any interest or fee due in case of requested deferral?](#)

For deferred payments under the Fibank - eMAG card, made on the website at www.emag.bg and the eMAG mobile application, the Bank does not charge interest on the value of the transaction and no fee is due.

Upon deferring a credit card transaction, the available balance on the customer's credit card is reduced by the amount representing the value of the payment.

[Providing information on the amount of the installment due for a deferred transaction](#)

In case of deferred payment, the Bank provides information to the client on the amount of the monthly installment due by him, incl. its sequence of the total number of installments due for the

deferred payment, compared to the selected installment period, with the card account statement, which installment is included and is part of the minimum repayment installment due by the respective maturity date according to the Credit Card Agreement.

Right of withdrawal from a requested deferral of transaction

A client who has applied for repayment of equal installments of credit card payments has the right, without paying compensation or penalty and without stating a reason, to withdraw from the deferral agreement concluded with the Bank, stating in writing at the Bank's office his request for refusal to reschedule in time up to 14 days from the date of receipt of the first monthly card account statement, as this is provided in the General Terms and Conditions of the Bank. In this case no compensation or penalty is due, and the repayment of the utilized credit limit is carried out in the manner agreed in the Credit Card Agreement.

These Terms and Conditions for deferral of payments with Fibank - eMAG credit cards in equal monthly installments are valid for the term of the deferral service offered by the Bank under the special conditions for Fibank - eMAG cardholders according to the Cobranded Credit Card "Fibank - eMag" Agreement between the Client and the Bank and are an integral part of it. In case of change in these Terms, they are announced by the Bank on www.fibank.bg and on emag.bg.