

CUSTOMER REFERRAL PROGRAM RULES

1. CUSTOMER REFERRAL PROGRAM

1.1 The program is organized and implemented by **First Investment Bank AD**, UIC 831094393, having its registered office and address of management in Sofia, 111 P Tsarigradsko Shosse Blvd., hereinafter referred to as "Fibank" or "the Bank".

1.2 The Customer Referral Program, hereinafter referred to as the "Program", is conducted in accordance with the terms and conditions of these Rules, hereinafter referred to as the "Rules".

2. RULES FOR CUSTOMER REFERRAL PROGRAM

2.1 The rules have been drawn up in accordance with the requirements of Bulgarian legislation and will be published on Fibank's website: www.fibank.bg, where they will be accessible in a way that allows their storage and reproduction.

2.2 The applicable Bulgarian legislation applies to matters not settled in these Rules.

3. RIGHT TO PARTICIPATION

3.1 "Referring customer". All current customers, natural persons who use (have at least one active loan product) by Fibank, such as mortgage loan/overdraft, consumer loan, credit card and/or overdraft on current account, can take part in the Program by sharing their impressions and recommending the Bank's loan products to their friends and acquaintances and subsequently they apply for a mortgage loan/overdraft, consumer loan or credit card by Fibank. The recommendation does not oblige the referred customer to choose a loan product of the same type that the referring customer uses (for example, the referring customer may use a mortgage loan and the referred customer may prefer to apply for a consumer loan).

3.2 "Referred customer". An able-bodied individual, natural person, who has received a recommendation (referral) from a friend or an acquaintance to apply for a loan product at Fibank, and who, at the time of application, does not have an active account at Fibank.

3.3 "Inclusion in the Program". A referred customer shall be considered included in the Program after submitting an application for a mortgage loan/overdraft, consumer loan and/or credit card by Fibank at the Bank's office or online at: www.fibank.bg.

3.4 All applications for loan products under the Program shall be subject to consideration in accordance with the Fibank's National and Foreign Currency Lending Rules.

4. MECHANICS

4.1 In order to participate in the Program, each referring customer is required to receive their individual code called "referral number", which they can provide multiple times. The number can be obtained by calling at tel.: 0800 11 011 or short number *2265, or by the front office employee at a Bank's office.

4.2 The unique "referral number" received should be provided by the referring customer to the referred customer. The person, who received the recommendation (referral), for their part,

should provide the referral number to the Bank by indicating it in the application form for the loan product applied for.

5. CASH REWARDS

5.1 The referring customer shall receive a reward according to the type of the loan product chosen by the referred customer and approved by the Bank as follows:

Loan product:	Rewards:
Mortgage loan/overdraft	BGN 300
Consumer loan	BGN 50
Credit card	BGN 25

5.2 In order for the reward to be paid, the referring customer must meet the following conditions:

- ✓ To have at least one active loan product in the Bank such as mortgage, consumer loan/overdraft, credit card and/or overdraft on current account at the date of registration of the referred customer's application to the Bank.
- ✓ To have provided their "referral number" to the Referred customer, and the latter has entered it correctly in the application form for a loan product applied for;
- ✓ The referring customer has no late payments to the Bank at the time of receiving the reward;
- ✓ The loan product applied by the referred customer has been used/activated.

5.3 The reward is paid to the referring customer's account with the Bank, within 5 working days after the loan product has been used/activated by the referred customer. If the recommended loan is utilized in tranches, for the reward to be paid, it is sufficient that the first tranche has been used.

6. RESTRICTIONS

6.1 The amount of the consumer loan granted to the referred customer must be at least BGN 15,000, the amount of mortgage loan should be at least BGN 80,000, the credit card should be without any restrictions on the credit card limit.

6.2 If the referring customer is in arrears with Fibank even by one day, they will lose the right to receive a reward under the Program.

6.3 One referring customer can receive rewards for bringing up to two customers for each type of loan product - mortgage loan/overdraft, consumer loan or credit card in one calendar year.

6.4 The maximum amount of cash rewards for one referring customer, for one calendar year, is BGN 750.

6.5 For one referred customer who submitted an application for more than one loan product, the referring customer will receive only one reward and this will be the first application registered by the Bank for used/activated loan product. In the case of simultaneously registered applications, they will be considered with the following priority:

- mortgage loan/overdraft
- consumer loan
- credit card

6.6 In the event that a referred customer has specified an individual number received by a referring customer, but in relation to the same applicant borrower there is a referral received by a credit agent/specialist, the Customer Referral Program will not be applied to the specific application.

6.7 If the referring customer has closed their accounts with the Bank on the date of payment of the reward, they will lose the right to receive a reward under the Program.

6.8 The Program will not be applied to student loans granted in accordance with the provisions of the Law on Granting Loans to Students and Doctoral Students.

7. OTHER CONDITIONS

7.1 Pursuant to the Personal Income Tax Act, cash rewards are subject to taxation. The tax shall be declared and paid by Fibank and shall be for Bank's account.

8. LIABILITY

8.1 Fibank shall not be liable and cannot be involved as a party in lawsuits related to the impossibility of any person to participate in the Program and receive a reward due to reasons that are beyond the Bank's control.

8.2 Fibank shall not be liable for any technical issues related to participation in the Program, if they are not Bank's fault, and shall not be liable for the actions of third parties such as couriers, service providers, etc.

8.3 Fibank shall not be liable and will not pay any compensation in case of illegal submission of data by participants in the Program.

8.4 Fibank shall not be liable and will not pay a reward for an incorrect referral number.

9. AMENDMENT AND TERMINATION

9.1 The Bank shall have the irrevocable right at any time to terminate, suspend or make amendments to the Program. In these cases, no compensation shall be due to participants. In each of these cases, a notification of amendment, suspension, termination shall be announced in advance on the Bank's website at www.fibank.bg, where the Rules are published, and the notification will also indicate the period from which the amendments come into force, or by

which, when specifying a referral number in the application, the number will be taken into account for the purposes of participation in the Program, according to the Rules. The amendments will enter into force from the moment of their communication on the Bank's website at www.fibank.bg.

10. PERSONAL DATA

10.1 Processing of personal data: Fibank is a personal data controller and processes personal data in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27.04.2016 ("General Data Protection Regulation"). Detailed information on the purposes and legal basis for the processing of personal data; the categories of recipients of personal data; the period for which personal data will be stored; the rights of data subjects in relation to the processing of their personal data by the Bank, as well as information on the manner in which they can be exercised; contact details of the data protection officer and any other information that the General Data Protection Regulation requires to be provided to data subjects is contained on Fibank's website www.fibank.bg, as well as on paper in each office of Fibank.

11. DISPUTES

11.1 All disputes arising between the Bank and the Program participants will be settled by mutual agreement. If this is not possible, the parties have the right to refer the dispute to the competent Bulgarian court in the city of Sofia under the laws of the Republic of Bulgaria.

11.2 Disputes brought by participants in connection with the Program, which arise during the implementation of the Program, may be submitted in writing to any branch and office of Fibank or sent by e-mail to the following email address: complaints@offices.fibank.bg

These Rules are binding on all participants in the Program and the Organizer's decisions are final on all matters related to the Program.