



**Name of the account provider:** First Investment Bank  
**Account name:** Current account  
**Date:** 23.05.2023

- 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		
<b>General account services</b>			
Opening	at branch	BGN 5.00	
	at branch - with an account already opened in the same currency	BGN 2.50	
	through electronic banking [My Fibank]	free of charge	
	with debit card at branch	BGN 2.00	
	with debit card through electronic banking [My Fibank]	free of charge	
Maintaining	opened at branch	monthly	BGN 4.50
	opened through electronic banking [My Fibank]	monthly	BGN 4.50
	with debit card, opened at branch	monthly	BGN 2.50
	with debit card, opened through electronic banking [My Fibank]	monthly	BGN 2.50
	Total annual fee:		
	opened at branch		BGN 54.00
	opened through electronic banking [My Fibank]		BGN 54.00
	with debit card, opened at branch		BGN 30.00
	with debit card, opened through electronic banking [My Fibank]		BGN 30.00
Closing	Before the expiration of 6 months from the conclusion of an account contract:		
	at branch		BGN 5.00
	through electronic banking [My Fibank]		free of charge
<b>Payments (excluding cards)</b>			
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]	BGN 1.00
	RINGS (required for amounts equal to or above BGN 100 000):	
	at branch	BGN 22.00
	through electronic banking [My Fibank]	BGN 12.00
Credit transfer in local currency to an account held with the same PSP	for transfer from account in local currency:	
	at branch	BGN 4.00
	through electronic banking [My Fibank]	BGN 0.50
	Blink P2P by mobile number through mobile banking [My Fibank]	BGN 0.50
	for transfer from account in in foreign currency:	
	at branch	BGN 6.00
	through electronic banking [My Fibank]	BGN 1.00
	Blink P2P by mobile number through mobile banking [My Fibank]	BGN 1.00
	from and to accounts of one and the same client:	
	at branch	BGN 4.00
	through electronic banking [My Fibank]	free of charge
Credit transfer in local currency to a budget account held with another PSP	BISERA - for amounts up to BGN 100 000:	
	at branch	BGN 6.00
	through electronic banking [My Fibank]	BGN 1.00
	RINGS (required for amounts equal to or above BGN 100 000):	
	at branch	BGN 22.00
	through electronic banking [My Fibank]	BGN 12.00
Payment of utility bills	at branch	service not available
	through electronic banking [My Fibank]	free of charge
Credit transfer in foreign currency to an account held with another PSP	in EUR within EEA:	
	for amounts with equivalence up to BGN 100 000:	
	at branch	BGN 6.00
	through electronic banking [My Fibank]	BGN 1.00
	for amounts with equivalence equal to or above BGN 100 000 and express transfers at the client's request:	
	at branch	BGN 22.00
	through electronic banking [My Fibank]	BGN 12.00
	outside EEA, regardless the currency, or within EEA in currency different from EUR:	
	at branch	0.25%, min. EUR 30.00, max. EUR 250.00
	at branch up to 500.00 EUR	EUR 15.00
	through electronic banking [My Fibank]	0.15%, min. EUR 20.00, max. EUR 200.00
	through electronic banking [My Fibank] up to 500.00 EUR	EUR 15.00
	express transfers outside EEA regardless the currency, or within EEA in currency different from EUR:	
at branch	0.30%, min. EUR 40.00, max. EUR 350.00	

	through electronic banking [My Fibank]	0.20%, min. EUR 30.00, max. EUR 300.00
	transfers in foreign currency with two days value date (SPOT value date)	service not available
Credit transfer in foreign currency to an account held with the same PSP	for transfer from account in local currency:	
	at branch	BGN 4.00
	through electronic banking [My Fibank]	BGN 0.50
	for transfer from account in in foreign currency:	
	at branch	BGN 6.00
	through electronic banking [My Fibank]	BGN 1.00
	at branch	BGN 4.00
Incoming credit transfer in foreign currency	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
<b>Cards and cash withdrawal</b>		
Maintenance of debit card in local currency	Primary card [Debit Mastercard PayPass, Visa Debit, Vpay] [ Debit Mastercard Platinum]	free of charge monthly 5.00 BGN
	Additional card [Debit Mastercard PayPass, Visa Debit, Vpay], Digital debit card, microcard [Debit Mastercard PayPass]	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 200000.00	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%
	without prior notice above EUR 1 000.00 up to EUR 100 000.00	EUR 5.00 + 0.70% from the amount
	0.90%	
Cash withdrawal at POS terminal in branch of Fibank	with debit card [Debit Mastercard Platinum Debit Mastercard PayPass, Visa Debit, Vpay], digital debit card, microcard [Debit Mastercard PayPass]	BGN 5.00 + 1.00% from the amount
Cash withdrawal at POS terminal of another PSP in Bulgaria	with debit card [Debit Mastercard Platinum Debit Mastercard PayPass, Visa Debit, Vpay], digital debit card, microcard [Debit Mastercard PayPass]	BGN 6.00 + 1.00% from the amount
Cash withdrawal from Fibank's ATM	with debit card [Debit Mastercard PayPass, Visa Debit, Vpay], digital debit card, microcard [Debit Mastercard PayPass]	0.15%, min. BGN 0.30
	[Debit Mastercard Platinum]	free of charge

Cash withdrawal from another PSP's ATM in Bulgaria	with debit card [Debit Mastercard Platinum Debit Mastercard PayPass, Visa Debit, Vpay], digital debit card, microcard [Debit Mastercard PayPass]	0.20%, min. BGN 1.50
Cash withdrawal from another PSP's ATM abroad	within EEA:	
	with debit card [Debit Mastercard Platinum Debit Mastercard PayPass, Visa Debit, Vpay], digital debit card, microcard [Debit Mastercard PayPass]	0.20%, min. BGN 1.50
	outside EEA:	
	with debit card [Debit Mastercard Platinum Debit Mastercard PayPass, Visa Debit, Vpay], digital debit card, microcard [Debit Mastercard PayPass]	1.00%, min. BGN 7.00
Payment at POS terminal with debit card	in Bulgaria	free of charge
	within EEA	free of charge
	outside EEA	free of charge
Payment of services at ATM	with debit card [Visa Debit, Vpay, Debit Mastercard PayPass Debit Mastercard Platinum]	free of charge
Payment with credit card		service not available
Balance check up with debit card at ATM	of Fibank	BGN 0.50
	in Bulgaria or within EEA	BGN 1.00
	outside EEA	BGN 2.00
<b>Overdraft and related services</b>		
Overdraft to debit card [Easy Loan]	application at branch	free of charge
	application through the corporate website	free of charge
	renegotiation	free of charge
	change of parameters	free of charge
Overdraft to current account [Comfort]	application at branch	free of charge
	application through the corporate website	service not available
	renegotiation	free of charge
	change of parameters	service not available
<b>Package of services</b>	<b>Fee</b>	
Package [My choice]		monthly   BGN 8.99
	Total annual fee	BGN 107.88
	Package current account free of charge for opening and maintenance	1 number
	Package debit card [Visa Debit / Debit MasterCard PayPass] free of charge for issuance, if it is first card to the account and free of charge for maintenance	1 number
	Cash withdrawal from ATM in Bulgaria or within EEA	free of charge
	Payment at POS terminal in Bulgaria or within EEA	free of charge
	Payment at POS terminal outside EEA	free of charge
	Currency conversion for transactions in currency, different from the account's currency	free of charge
	Free of charge internal transfers ordered through office	5 numbers
	Free of charge internal transfers from and to accounts of one and the same client, ordered through office	5 numbers

	Free of charge interbank transfers BISERA, incl. standing orders and Instant Payments Blink, ordered through office		1 number
	Registration for electronic banking [My Fibank] and Mobile application [MyFibank]		free of charge
	Payments of utility bills through electronic banking [My Fibank] and Mobile application [MyFibank]		free of charge
Package [My choice online]		monthly	BGN 5.99
	Total annual fee		BGN 71.88
	Package current account free of charge for opening and maintenance		1 number
	Package debit card [Visa Debit / Debit MasterCard PayPass] free of charge for issuance, if it is first card to the account and free of charge for maintenance		1 number
	Cash withdrawal from ATM in Bulgaria or within EEA		free of charge
	Payment at POS terminal in Bulgaria or within EEA		free of charge
	Payment at POS terminal outside EEA		free of charge
	Currency conversion for transactions in currency, different from the account's currency		free of charge
	Free of charge internal transfers ordered through electronic banking [My Fibank]		unlimited
	Free of charge interbank transfers BISERA, incl. standing orders, and Instant Payments Blink, ordered through electronic banking [My Fibank]		2 numbers
	Registration for electronic banking [My Fibank] and Mobile application [MyFibank]		free of charge
	Payments of utility bills through electronic banking [My Fibank] and Mobile application [MyFibank]		free of charge
	Package [Digital Light]		monthly
Total annual fee			BGN 35.88
Package current account free of charge for opening and maintenance			1 number
Package debit card [Visa Debit / Debit MasterCard PayPass] free of charge for issuance, if it is first card to the account and free of charge for maintenance			1 number
Cash withdrawal from Fibank's ATM			free of charge
Registration for electronic banking [My Fibank] and Mobile application [MyFibank]			free of charge
Free of charge internal transfers ordered through electronic banking [My Fibank]			free of charge
Free of charge internal transfers between accounts of one and the same client ordered through electronic banking [My Fibank]			free of charge
Free of charge interbank transfers BISERA and Instant Payments Blink, ordered through electronic banking [My Fibank]			1 number
Program [Digital Me] (for individuals at the age of 18 up to 23 years incl.)		once only	BGN 3.00
	Total annual fee		free of charge
	Package current account free of charge for opening and maintenance		1 number

	Package debit card [Visa Debit / Debit MasterCard PayPass] free of charge for issuance, if it is first card to the account and free of charge for maintenance	1 number	
	Cash withdrawal from Fibank's ATM	free of charge	
	Cash withdrawal from other banks' ATM in Bulgaria or within EEA for contracts, concluded until 09.01.2023 incl.	free of charge	
	Cash withdrawal from other banks' ATM in Bulgaria or within EEA for contracts, concluded after 09.01.2023	According to the Tariff	
	Registration for electronic banking [My Fibank] and Mobile application [MyFibank]	free of charge	
	Free of charge internal transfers ordered through electronic banking [My Fibank]	unlimited	
	Free of charge internal transfers between accounts of one and the same client ordered through electronic banking [My Fibank]	unlimited	
Program [Digital Me +] (for individuals at the age of 18 up to 30 years incl.)		monthly	BGN 3.00
	for users of the program [Digital Me] when they reach 24 years	monthly	BGN 2.75
	Total annual fee	BGN 36.00	
	for users of the program [Digital Me] when they reach 24 years	BGN 33.00	
	Package current account free of charge for opening and maintenance	1 number	
	Package debit card [Visa Debit / Debit MasterCard PayPass] free of charge for issuance, if it is first card to the account and free of charge for maintenance	1 number	
	Cash withdrawal from ATM in Bulgaria and within EEA	free of charge	
	Registration for electronic banking [My Fibank] and Mobile application [MyFibank]	free of charge	
	Free of charge internal transfers ordered through electronic banking [My Fibank]	unlimited	
	Free of charge internal transfers between accounts of one and the same client ordered through electronic banking [My Fibank]	unlimited	
	Free of charge interbank transfers BISERA, incl. standing orders and Instant Payments Blink, ordered through electronic banking [My Fibank]	2 number	
Package [Premium]		monthly	20.00 лв.
	Total annual fee	240.00 лв.	
	Current (package) account	1 number	
	Debit card Visa Debit/ Debit Mastercard PayPass – free of charge for issuance and maintenance	3 numbers	
	Cash withdrawal from ATM in Bulgaria or within EEA	free of charge	
	Payment at POS terminal in Bulgaria or within EEA	free of charge	
	Payment at POS terminal outside EEA	free of charge	
	Currency conversion for transactions in currency, different from the account's currency	free of charge	

	Reduction of annual maintenance fee of Credit card Visa/Mastercard Gold - 1 number	50%
	Cash transactions:	
	Cash deposit up to BGN 3 000/ EUR 1 500	free of charge
	Cash deposit for the amount above BGN 3 000/ EUR 1 500	According to the Tariff
	Cash withdrawal up to BGN 2 000	free of charge
	Cash withdrawal above BGN 2 000/	According to the Tariff
	Free of charge internal transfers, incl. standing orders:	
	Between different customers through the electronic banking "My Fibank", incl. Mobile application	40 numbers
	from and to accounts of one and the same customer of Fibank at a bank's office	Unlimited number
	from and to accounts of one and the same customer of Fibank through the electronic banking "My Fibank", incl. Mobile application	Unlimited number
	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
	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 short messages (SMS)	40 numbers
	Free of charge e-mail notification and e-mail messages for authorizations on bank cards	Unlimited number
	Registration for electronic banking "My Fibank" with free of charge Software Token	free of charge
	Payments of utility bills through electronic banking "My Fibank"	free of charge
Package [Premium +]		monthly   30.00 лв.
	Total annual fee	360.00 лв.
	Current (package) account	1 number
	Debit card Visa Debit/ Debit Mastercard PayPass – free of charge for issuance and maintenance	3 numbers
	Cash withdrawal from ATM in Bulgaria or within EEA	free of charge
	Payment at POS terminal in Bulgaria or within EEA	free of charge
	Payment at POS terminal outside EEA	free of charge
	Currency conversion for transactions in currency, different from the account's currency	free of charge
	Reduction of annual maintenance fee of Credit card Visa/Mastercard Gold or Platinum - 1 number	50%
	Cash transactions:	
	Cash deposit up to BGN 3 000/ EUR 1 500	free of charge
	Cash deposit for the amount above BGN 3 000/ EUR 1 500	According to the Tariff
	Cash withdrawal up to BGN 3 000	free of charge

Cash withdrawal above BGN 3 000	According to the Tariff
Free of charge internal transfers, incl. standing orders:	
Between different customers through the electronic banking "My Fibank", incl. Mobile application	80 numbers
from and to accounts of one and the same customer of Fibank at a bank's office	Unlimited number
from and to accounts of one and the same customer of Fibank through the electronic banking "My Fibank", incl. Mobile application	Unlimited number
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	40 numbers
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 short messages (SMS)	40 numbers
Free of charge e-mail notification and e-mail messages for authorizations on bank cards	Unlimited number
Registration for electronic banking "My Fibank" with free of charge Software Token	free of charge
Payments of utility bills through electronic banking "My Fibank"	free of charge

**Services beyond these quantities will be charged separately, according to the Tariff of Fees and Commissions of Fibank.**

#### **Information on additional services**

<b>Service</b>	<b>Fee</b>	
Standing order:		
<b>Registration</b>	at branch	BGN 2.00
	through electronic banking [My Fibank]	free of charge
<b>Amendment/ completion of registration</b>	at branch	BGN 2.00
	through electronic banking [My Fibank]	service not available
<b>Standing order to a payment account held with the same PSP</b>	at branch	BGN 1.00
	through electronic banking [My Fibank]	BGN 1.00
	from and to accounts of the same client at branch	free of charge
	from and to accounts of the same client through electronic banking [My Fibank]	free of charge
<b>Standing order to a payment account held with another PSP</b>	at branch	BGN 1.50
	through electronic banking [My Fibank]	BGN 1.50
<b>SMS notifications:</b>		
<b>Registration</b>	BGN 2.00	
<b>Amendment of registration</b>	BGN 2.00	
<b>as per SMS</b>	BGN 0.12	
<b>E-mail notifications:</b>		
<b>Registration</b>	free of charge	



<b>Amendment of registration</b>		free of charge
<b>as per e-mail</b>		free of charge
<b>Currency conversion for transactions in currency, different from the account's currency</b>		0.25% from the amount