

I. CHAPTER ONE – FOR INDIVIDUALS

(effective from 12.06.2024)

SECTION I. BANK ACCOUNTS			
Art. 1	Opening bank accounts	At Office	Through MyFibank
1.	Current accounts in local and foreign currency	BGN 6.00	free of charge
	...		
Art. 2	Maintenance		
1.	Current accounts in local and foreign currency	BGN 4.80 monthly	BGN 4.80 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 13 monthly	BGN 13 monthly
	...		
Art. 7	Banking packages and programs		
1.	My Choice Package		BGN 9.85 monthly
2.	My Choice Online Package		BGN 6.85 monthly
	...		
SECTION II. CASH TRANSACTIONS			
Art. 1	Cash transactions	in local currency	in foreign currency
1.	Cash deposit	0.25% , min. BGN 2	0.30%, min. EUR 1.50
	...		
6.	In the event of prior arrangement and subsequent refusal or reduction of the requested amount upon withdrawal	0.50% on the refused/reduced amount, min. BGN 10	0.50% on the refused/reduced amount, min. EUR 20
Art. 2	Other cash transactions		
	...		
4.1. /new/	Replacement of damaged notes and coins in local currency		(effective from 16.04.2024) free of charge
5.	Exchange of BGN notes to coins and vice versa		5% , min. BGN 10

SECTION IV. TRANSFERS		At Office	Through MyFibank
A. In Local Currency			
	...		
Art. 2	Interbank Transfers		
1.	When the orderer holds an account with Fibank through:		
1.1.	BISERA	BGN 7.00	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 13.00
2.	When the orderer does not hold an account		

	with the Fibank through:		
2.1.	BISERA	1%, min. BGN 12	not supported
2.2.	RINGS	1.00%, min. BGN 12 + BGN 22	not supported
	...		
Art. 4	Direct Debit		
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 7	not supported

Notes:

5. Transfers under Art. 1, item 1.1, item 2.1 and Article 2, item 1.2.1 are executed to Beneficiaries registered for the Blink P2P service by mobile number at limit levels, **according to Art. 2, item 1.2.**

B. In foreign currency		At Office	Through MyFibank
	...		
2.	Outgoing transfers		
2.1.	in euro within EEA	BGN 7.00	BGN 1.00
2.2.	express transfers in EUR within EEA at the client's request	BGN 22.00	BGN 13.00
2.3.	outside EEA, regardless the currency, or within EEA in currency different from EUR	0.25%, min. EUR 30, max. EUR 250	0.20 %, min. EUR 20, max. EUR 200
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.	for UNIBank, North Macedonia	BGN 7.00	BGN 1.00

...

SECTION VI. LENDING		
Art. 1	Loans secured by a mortgage	
	...	
3.	Obliteration of mortgage	BGN 90
	...	

Section IX. REMOTE BANKING		
Art. 7	Short messages (SMS): for receiving bank information through SMStatus service; for information about authorizations on bank cards	
1.	Registration	BGN 2.00
2.	Amendment of registration	BGN 2.00
3.	As per SMS	BGN 0.13
4.	Supplementary messages, initiated by the Bank containing information on credit liabilities, new bank products, etc.	free of charge

(effective from 16.04.2024)

SECTION XI. GOLD AND COMMEMORATIVE COINS		
	...	
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.	Consultations in the branches - additionally	actual costs
	...	
SECTION XII. OTHER SERVICES		
	...	
Art. 6	Issuing bank letter of reference	
	...	
1.4. /new/	Certificate under Art. 22a of the ITNPA	BGN 20
	...	

II. APPENDIX - PAYMENT ACCOUNT FOR BASIC OPERATIONS *(effective from 12.06.2024)*

1.	Opening	
1.1.	in Fibank's office	BGN 4.16
1.2.	In Fibank's office with issuance of a debit card	BGN 3.09
2.	Maintenance	
2.1.	in Fibank's office	BGN 3.99 monthly
2.2.	in Fibank's office with issuance of a debit card	BGN 2.49 monthly
3.	Closing	
3.1.	in Fibank's office, before 6 months have passed since the conclusion of account contract	BGN 4.12
4.	Cash deposit	
4.1.	in Fibank's office	0.23 % of the amount , min. BGN 1.99
5.	Cash withdrawal	
5.1.	Cash in Fibank's office up to BGN 1,000.	0.65% of the amount, min. BGN 6.85; over BGN 1,000 according to Chapter One, Section II, Art. 1, item 2
5.2.	with a debit card from Fibank's ATM	0.13 % , min. BGN 0.29
5.3.	with a debit card from other bank's ATM in Bulgaria	0.18% of the amount, min. BGN 1.40.
6.	Direct debit payment	
6.1.	to Fibank's account	BGN 3.15
6.2.	to other bank's account	BGN 5.38
7.	Payment transactions with debit card, including via the Internet	
7.1.	Payment with debit card through Fibank's POS	free of charge
7.2.	Payment with debit card through other bank's POS in Bulgaria	free of charge
8.	Credit transfer in local currency	
8.1.	in paper-based form to Fibank's payment account	BGN 3.89
8.2.	through electronic banking "My Fibank"	BGN 0.45

	to Fibank's payment account	
8.3.	in paper-based form via BISERA to other banks' payment account	BGN 5.17
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 3.89
8.6.	through electronic banking "My Fibank" to Fibank's budget payment account	BGN 0.45
8.7.	on paper-based form via BISERA to other banks' budget payment account	BGN 5.17
8.8.	through electronic banking "My Fibank" via BISERA to other banks' budget payment account	BGN 0.99
8.9.	Standing order (internalbank)	BGN 0.60 <i>(effective from 01.06.2024)</i>
8.10.	Standing order (interbank)	BGN 1.14
8.11.	Standing order (internalbank) through electronic banking "My Fibank"	BGN 0.60 <i>(effective from 01.06.2024)</i>
8.12.	Standing order (interbank) through electronic banking "My Fibank"	BGN 1.14

III. APPENDIX - BANK PACKAGES OFFERED BY "UNIONBANK" EAD TILL 04.03.2014

(effective from 12.06.2024)

1.	For maintenance of packages for Individuals	
1.1.	Optimum	6.85 monthly
1.2.	Optimum +	6.85 monthly