Fee Information Document

Name of the account provider: First Investment Bank
Account name: Current account
Date: 31.05.2019 г.

- 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		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 2.50
	opened through electronic banking [My Fibank]	monthly	BGN 2.00
	with debit card, opened at branch	monthly	BGN 2.00
	with debit card, opened through electronic banking [My Fibank]	monthly	BGN 1.00
	Total annual fee		
	opened at branch		BGN 30.00
	opened through electronic banking [My Fibank]		BGN 24.00
	with debit card, opened at branch		BGN 24.00
	with debit card, opened through electronic banking [My Fibank]		BGN 12.00
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
Payments (excluding cards)			
Credit transfer in local currency to an account held with another PSP	at branch		BGN 2.50
	through electronic banking [My Fibank]		BGN 1.10
	transfers via the system for real-time interbank gross settlement system (RINGS)		

	at branch	BGN 15.00
	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 1.00
	for transfer from account in local currency through electronic banking [My Fibank]	BGN 0.50
	for transfer from account in foreign currency at branch	EUR 3.00
	for transfer from account in foreign currency through electronic banking [My Fibank]	EUR 1.50
	from and to accounts of one and the same client at branch	BGN 0.10
	From and to accounts of one and the same client through electronic banking [My Fibank]	free of charge
Credit transfer in local currency to a budget account held with another PSP	at branch	BGN 2.50
	through electronic banking [My Fibank]	BGN 1.10
	transfers via the system for real-time interbank gross settlement system (RINGS)	
	at branch	BGN 15.00
	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	express transfers in all currencies with the same day value date (SAME DAY)	
	at branch	0.30%, min. EUR 40.00, max. EUR 400.00
	through electronic banking [My Fibank]	0.25%, min. EUR 35.00, max. EUR 370.00
	in EUR within EEA, next day value date (TOM value date)	
	at branch	0.20%, min. EUR 30.00, max. EUR 300.00
	at branch up to 500.00 EUR	EUR 15.00
	through electronic banking [My Fibank]	0.15%, min. EUR 25.00, max. EUR 300.00
	through electronic banking [My Fibank] up to 500.00 EUR	EUR 15.00
	Outside EEA, regardless the currency, or within EEA in currency different from EUR (TOM value date)	
	at branch	0.20%, min. EUR 30.00, max. EUR 300.00
	at branch up to 500.00 EUR	EUR 15.00
	through electronic banking [My Fibank]	0.15%, min. EUR 25.00, max. EUR 300.00
	through electronic banking [My Fibank] up to 500.00 EUR	EUR 15.00
	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 foreign currency at branch	EUR 3.00
	for transfer from account in foreign currency through electronic banking [My Fibank]	EUR 1.50

	for transfer from account in local currency at branch	BGN 1.00
	for transfer from account in local currency through electronic banking [My Fibank]	BGN 0.50
	From and to accounts of one and the same client of Fibank:	
	for transfer from account in local currency at branch	BGN 0.10
	for transfer from account in foreign currency at branch	EUR 0.10
	through electronic banking [My Fibank]	free of charge
Incoming credit transfer in foreign currency	up to 500.00 EUR	free of charge
	above 500.00 EUR	0.10%, min. EUR 5.00, max. EUR 150.00
Cards and cash withdrawal		
Maintenance of debit card in local currency	primary [Visa Electron PayWave, Vpay]	free of charge
	primary [Debit Mastercard PayPass]	monthly BGN 1.00
	Digital debit card	free of charge
	additional [Visa Electron PayWave, Vpay]	free of charge
	additional [Debit Mastercard PayPass]	monthly BGN 1.00
Maintenance of credit card in local currency		service not available
Cash withdrawal at branch of Fibank	up to BGN 2 000.00	BGN 2.00
	with prior notice above BGN 2 000.00 up to BGN 200 000.00	0.40%, min. BGN 5.00
	with prior notice above BGN 200 000.00	by arrangement, min. 0.60%, max. 1.00%
	without prior notice above BGN 5 000.00 up to BGN 200 000.00	BGN 10 + 0.50% from the amount
	without prior notice above BGN 200 000.00	by arrangement, min. 0.70%, max. 1.50%
	up to EUR 1 000.00	EUR 1.00
	with prior notice above EUR 1 000.00 up to EUR 100 000.00	0.40%, min. EUR 2.50
	with prior notice above EUR 100 000.00	by arrangement, min. 0.60%, max. 1.00%
	without prior notice above EUR 1 000.00 up to EUR 100 000.00	0.50% min. EUR 5.00
	without prior notice above EUR 100 000.00	by arrangement, min.0.70%, max. 1.50%
Cash withdrawal at POS terminal in branch of Fibank		0.20% min. BGN 1.00
Cash withdrawal at POS terminal of another PSP in Bulgaria	with debit card [Visa Electron PayWave, Vpay], digital debit card	1.00% from the amount
	with debit card [Debit Mastercard PayPass]	BGN 3.00 + 1.00% from the amount

Cash withdrawal from Fibank's ATM	with debit card [Visa Electron PayWave, Vpay], digital debit card	BGN 0.20
	with debit card [Debit Mastercard PayPass]	free of charge
Cash withdrawal from another PSP's ATM in Bulgaria	with debit card [Visa Electron PayWave], digital debit card	BGN 1.00
	with debit card [Vpay]	BGN 0.90
	with debit card [Debit Mastercard PayPass]	free of charge
Cash withdrawal from another PSP's ATM abroad	with debit card [Visa Electron PayWave, Vpay], digital debit card	BGN 4.00 + 1.50% from the amount
	with debit card [Debit Mastercard PayPass]	BGN 11.00 + 3.00% from the amount
Payment at POS terminal with debit card	in Bulgaria	free of charge
	Abroad	0.25% from the amount
Payment of services at ATM	with debit card [Visa Electron PayWave, Vpay, Debit Mastercard PayPass]	free of charge
Payment with credit card		service not available
Balance check up with debit card at ATM in Bulgaria		BGN 0.20
Overdraft and related services		
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
Package of services	**Fee**	
Package [My choice]		monthly BGN 3.50
	Total annual fee	BGN 42.00
	Current account free of charge for opening and maintenance	1 number
	Issuance and maintenance of debit card [Visa Electron Pay Wave/Debit MasterCard PayPass] free of charge	1 number
	Cash withdrawal from from Fibank's ATM and from other banks' ATM in Bulgaria	free of charge
	Payment at POS terminal in Bulgaria and abroad - free of charge	unlimited
	Free of charge internal transfers ordered through office	5 numbers
	Free of charge interbank transfers BISERA, incl. standing orders, ordered through office	1 number
	Free of charge short messages (SMS)	20 numbers
	Free of charge e-mail notifications	unlimited
	Registration for electronic banking [My Fibank]	free of charge
	Payments of utility bills through electronic banking [My Fibank]	free of charge

Package [My choice online]		monthly BGN 3.00
	Total annual fee	BGN 36.00
	Current account free of charge for opening and maintenance	1 number
	Issuance and maintenance of debit card [Visa Electron Pay Wave/Debit MasterCard PayPass] free of charge	1 number
	Cash withdrawal from from Fibank's ATM and from other banks' ATM in Bulgaria	free of charge
	Payment at POS terminal in Bulgaria and abroad - free of charge	unlimited
	Free of charge internal transfers ordered through electronic banking [My Fibank]	unlimited
	Free of charge interbank transfers BISERA, incl. standing orders, ordered through electronic banking [My Fibank]	2 numbers
	Free of charge short messages (SMS)	20 numbers
	Free of charge e-mail notifications	unlimited
	Registration for electronic banking [My Fibank] with free Software Token	free of charge
	Payments of utility bills through electronic banking [My Fibank]	free of charge
Program [Digital Me] (for individuals at the age of 18 up to 23 years incl.)		once only BGN 2.00
	Total annual fee	free of charge
	Current account free of charge for opening and maintenance	1 number
	Free issuance of the first card to the account- digital debit card,	1 number
	Debit card [Visa Electron Pay Wave Debit MasterCard PayPass] and free of charge for issuance and maintenance	1 number
	Cash withdrawal from Fibank's ATM and from other banks' ATM in Bulgaria	free of charge
	Registration for electronic banking [My Fibank], incl. Mobile application	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
	Registration for e-mail notifications	free of charge
	Free of charge e-mail notifications	unlimited
	Software Token	free of charge
Program [Digital Me +] (for individuals at the age of 18 up to 30 years incl.)		monthly BGN 2.75
	for users of the program [Digital Me] when they reach 24 years	monthly BGN 2.20
	Total annual fee	BGN 33.00
	for users of the program [Digital Me] when they reach 24 years	BGN 26.40

	Current account free of charge for opening and maintenance	1 number
	Free issuance of the first card to the account- digital debit card,	1 number
	Debit card [Visa Electron Pay Wave Debit MasterCard PayPass] and free of charge for issuance and maintenance	1 number
	Cash withdrawal from Fibank's ATM and from other banks' ATM in Bulgaria	free of charge
	Registration for electronic banking [My Fibank], incl. Mobile application	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
	Registration for e-mail notifications	free of charge
	Free of charge e-mail notifications	unlimited
	Free of charge interbank transfers BISERA, incl. standing orders, ordered through electronic banking [My Fibank]	2 number
	Software Token	free of charge
	Overdraft on current account with debit card	free of Application fee charge
Services beyond these quantities will be charged separately, according to the Tariff of Fees and Commissions of Fibank.		

Information on additional services		
Service	**Fee**	
Standing order		
Registration	at branch	BGN 2.00
	through electronic banking [My Fibank]	free of charge
Amendment/ completion of registration	at branch	BGN 2.00
	through electronic banking [My Fibank]	service not available
Standing order to a payment account held with the same PSP	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
Standing order to a payment account held with another PSP	at branch	BGN 1.50
	through electronic banking [My Fibank]	BGN 1.50
SMS notifications:		
Registration		BGN 2.00
Amendment of registration		BGN 2.00
as per SMS		BGN 0.10

E-mail notifications:	
Registration	free of charge
Amendment of registration	free of charge
as per e-mail	free of charge