

Interest Rates,

applied by First Investment Bank

on bank accounts in local and foreign currency





Interests on accounts

Under the Law on Bank Deposit Guarantee the Bank Deposit Insurance Fund-Bulgaria shall guarantee payment in full of the balances held with First Investment Bank by any person (individual or corporate customer) on deposits in Bulgarian lev terms and in foreign currency terms and any interest accrued thereon, for any amount not exceeding BGN 196,000.

Interests on credit products

The interest rates accrued on borrowings (including current accounts, time-deposits and saving accounts) are accumulated according to the interest rates policy of the Bank and the conditions on local and foreign markets, and they come into force after decision of the Managing board of FIB. The Bank announces the utmost interest rates for each type of bank account or currency and reserves its right to change the applicable interest rates unilaterally. Current interest rates are announced preliminary in the bank's offices and are published on the website of Fibank: www.fibank.bg / Bulletin of Interest rates.

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Methods of interest calculation

Annual nominal interest rate (simple interest) - the accrued interest is not added on the principal after expiry of the deposit maturity; the accrued interest has to be transferred to other customer account or paid to the customer in cash.

Interest rates are calculated on annual base, regardless of the deposit maturity. For example: If a 3 months time - deposit is opened at 4% annual interest rate, after expiry of its maturity date it would be accrued an interest equal to 1% of the principal of the deposit. In case of renewal of the deposit, the interest rate for the two terms would be 2%, for 3 periods – 3%, for 4 periods (per year) – 4%.

Annual effective interest rate (compound interest) – the accrued interest is added to the principal of the deposit after expiry of the maturity date; if the deposit renews then its principal would be increased with the amount of the paid interest for the new term.

Regarding the example stated above, if the customer does not terminate his 3-months time-deposit and for the next 3 terms the accrued interests are added to the principal of the deposit, then the annual effective interest rate accrued on the original amount of the deposit, would be 4.0600%.



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I. Interest rates applied on current accounts

		Annual nominal					
		BGN	USD	EUR	CHF	GBP	
Current accounts	Effective from 18.06.2014	0.01	0.01	0.01	0.00	0.01	
Current accounts of individuals for payments with Maestro / VISA Electron / V PAY	Effective from 18.06.2014	0.01	0.01	0.01	0.01	0.01	
Current accounts of individuals with credit cards		0.00	0.00	0.00	0.00	0.00	
Payment account of individuals for basic transactions (PABT)		0.01	-	-	-	-	
Current accounts of agricultural producers	Effective from 25.09.2015	0.01	-	0.01	-	-	
IQ current account for business clients (for contracts, concluded after 24.10.2019)							
from 0 – 99,999.99 BGN/ 0 – 49,999.99 EUR		0.10	-	0.10	-	-	
over 100,000 BGN/ 50,000 EUR		0.10	-	0.10	-	-	
IQ current account							
For individuals		Effective from 01.11.2019		For business clients (for contracts, concluded till 24.10.2019)		Effective from 24.10.2019	
Ranges from closing daily balance		Annual interest rate		Ranges from closing daily balance		Annual interest rate	
BGN	EUR	BGN	EUR	BGN	EUR	BGN	EUR
from 0 – 19 999.99	from 0 – 9 999.99	0.10	0.10	from 0 – 99 999.99	from 0 – 49 999.99	0.10	0.10
over 20 000	over 10 000	0.10	0.10	over 100 000	over 50 000	0.10	0.10
Ranges at least daily balance for annual period		Interest bonus in %		Ranges at least daily balance for annual period		Interest bonus in %	
BGN	EUR	BGN	EUR	BGN	EUR	BGN	EUR
from 0 – 19 999.99	from 0 – 9 999.99	0.20	0.20	from 0 – 99 999.99	from 0 – 49 999.99	0.00	0.00
over 20 000	over 10 000	0.40	0.40	over 100 000	over 50 000	0.00	0.00
Special accounts		BGN	USD	EUR	CHF	GBP	
Account under Art. 39 of the Law on the attorneys		0.00	0.00	0.00	-	-	
Special accounts under Art. 24 of the Law on public execution officers		Effective from 14.03.2017					
up to BGN 20,000 / up to EUR 10,000		0.05	-	0.05	-	-	
from BGN 20,000 to BGN 50,000 / from EUR 10,000 to EUR 25,000		0.10	-	0.10	-	-	
from BGN 50,000 to BGN 100,000 / from EUR 25,000 to EUR 50,000		0.20	-	0.20	-	-	
over BGN 100,000 / over EUR 50,000		0.30	-	0.30	-	-	
Customer accounts of insurance brokers and agents under Art. 155 of the Insurance Code		0.00	0.00	0.00	-	-	
Condominium account		0.01	-	0.01	-	-	
Special accounts under Art. 25a of the Law on notaries and notarial practice		Effective from 14.03.2017					
Accounts of enterprising committees under the Election Code		0.00	-	-	-	-	
Special accounts under concession contract		Effective from 14.03.2017					
Account according to Art. 23 of the Law on payment services and payment systems /safeguard account/		0.00	0.00	0.00	-	-	
Account according to Art. 92 of the Law on Markets in Financial Instruments /client account of the investment intermediary /		0.00	0.00	0.00	-	-	

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II. Interest rates applied on deposit accounts

Term deposits	BGN		EUR		USD		GBP		CHF	
	Annual nominal interest rate	Annual effective interest rate	Annual nominal interest rate	Annual effective interest rate	Annual nominal interest rate	Annual effective interest rate	Annual nominal interest rate	Annual effective interest rate	Annual nominal interest rate	Annual effective interest rate
For individuals Effective from 01.11.2019										
1 month	0.0300	0.0300	0.0300	0.0300	0.0500	0.0500	0.0300	0.0300	0.0300	0.0300
3 months	0.0500	0.0500	0.0500	0.0500	0.1000	0.1000	0.0500	0.0500	0.0500	0.0500
6 months	0.1500	0.1501	0.1500	0.1501	0.2000	0.2001	0.1500	0.1501	0.1500	0.1501
12 months	0.3000	0.3000	0.3000	0.3000	0.5000	0.5000	0.3000	0.3000	0.3000	0.3000
18 months	0.3500	-	0.3500	-	0.6000	-	0.3500	-	-	-
24 months	0.4000	-	0.4000	-	0.7000	-	0.4000	-	-	-
36 months	0.5000	-	0.5000	-	0.9000	-	0.5000	-	-	-
For business clients Effective from 01.11.2019										
1 month	0.0300	0.0300	0.0300	0.0300	0.0500	0.0500	0.0300	0.0300	0.0300	0.0300
3 months	0.0500	0.0500	0.0500	0.0500	0.1000	0.1000	0.0500	0.0500	0.0500	0.0500
6 months	0.1500	0.1501	0.1500	0.1501	0.2000	0.2001	0.1500	0.1501	0.1500	0.1501
12 months	0.3000	0.3000	0.3000	0.3000	0.5000	0.5000	0.3000	0.3000	0.3000	0.3000
18 months	0.3500	-	0.3500	-	0.6000	-	0.3500	-	-	-
24 months	0.4000	-	0.4000	-	0.7000	-	0.4000	-	-	-
36 months	0.5000	-	0.5000	-	0.9000	-	0.5000	-	-	-
Term deposit for 60 months for individuals	For individuals Effective from 01.11.2019					For business clients Effective from 01.11.2019				
Annual period	BGN		EUR		BGN		EUR			
First 12-month period	0.30%		0.30%		0.30%		0.30%			
Second 12-month period	0.40%		0.40%		0.40%		0.40%			
Third 12-month period	0.50%		0.50%		0.50%		0.50%			
Forth 12-month period	0.50%		0.50%		0.50%		0.50%			
Fifth 12-month period	0.50%		0.50%		0.50%		0.50%			

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III. Interest rates applied on special deposits

Deposit "Free deposit +" for business clients Effective from 30.10.2018

Period	Annual nominal interest rate	Currency
1-month	0.25%	BGN
1-month	0.25%	EUR

"Active management" deposit Effective from 01.11.2019

Period	Annual nominal interest rate	Currency
9-months	0.30%	BGN
9-months	0.30%	EUR
18-months	0.40%	BGN
18-months	0.40%	EUR

Note:

Interest rates mentioned above are in force under the condition that a minimum balance of BGN 3000/ EUR 1500 has been maintained on the account for the term of the deposit.

Term deposit "Profitable account" for individuals 12 months

For monthly credits on the current account:	Annual interest rate	Annual surplus
Interest rates for deposit in BGN	Effective	from 18.10.2018
Up to BGN 500	0.35	0.00
BGN 500.01 – BGN 1500	0.35	0.30
Over BGN 1500	0.35	0.50
<i>Лихвени условия по депозит в EUR валидни от 18.10.2018 г.</i>		
до 250.00 EUR	0.30%	0.00%
от 250.01 EUR до 750.00 EUR	0.30%	0.30%
над 750.00 EUR	0.30%	0.50%

Notes:

- An interest on maturity day at the rate of 0.01% shall be payable to the amounts on the deposit account:
 - received after the specified in the contract period;
 - in case of non-feasance of the condition for providing/ maintaining the minimum
 - amount of availability and/or over the maximum amount of availability BGN 250 000/ EUR 125 000.
- Annual surplus is not payable in case of non- feasance of the conditions of the contract, as well as:
 - for the amounts received after the first seven calendar days from the date of the conclusion of the deposit contract;
 - for the amounts over the maximum amount of availability BGN 250 000/ EUR 125 000.

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IV. Electronic deposits "My deposit"

Interest rates applied for individuals

Effective from 06.06.2018

	BGN		EUR	
	at balance up to 19999.99 BGN	at balance of 20000 BGN	at balance up to 9999.99 EUR	at balance of 10000 EUR
6 months	0.65	0.65	0.65	0.65
12 months	0.85	0.85	0.85	0.85

Note:

An interest on maturity day at the rate of 0.01% shall be payable to the amounts on the deposit account:
 - received after the specified in the contract period and/or
 - in case of non- feasibility of the condition for providing/ maintaining the minimum amount of availability.

V. Interest rates applied on guarantee deposits

Mastercard and VISA credit cards

The 6-months interest rate for the respective currency

VI. Interest rates applied on children deposit accounts (for individuals under full legal age)

Annual nominal interest rate applied on deposit accounts (over 1 year) as per Item II "Interest rates applied on deposit accounts for individuals" given above in this section plus 0.25% surplus.

VII. Interest rates applied on pensioner deposit accounts (for local individuals who have acquired right for pension according to Bulgarian legislation)

Annual nominal interest rate applied on deposit accounts for the respective currency and period (up to 1 year) as per Item II "Interest rates applied on deposit accounts for individuals" given above in this section plus 0.15% surplus.

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VIII. Interest rates applied on saving accounts

	Effective from	Annual nominal interest rate
Children saving account (for individuals under full legal age)	01.11.2019	0.30% in BGN, USD, EUR and GBP, increased every year by 0.20%
Children saving account to "Smart Lady" program (for individuals under full legal age, whose legal representative use the "Smart Lady" program)	01.11.2019	0.30% in BGN, EUR, increasing every year by 0.25% on an annual basis
Saving account for teenagers "Smart teen" (for individuals from 14 to 18 years of age)	01.11.2019	0.30% in BGN, increasing every year by 0.20% on an annual basis

Note:

Children saving account to "Smart Lady" program and Saving account for teenagers "Smart teen" accumulates interest till completion of full legal age of the account holder.

IX. Interest rates applied on promotional deposits

In accordance with promotional term deposits Appendix

X. Suspended products for offering

In accordance with suspended products for offering Appendix

XI. Interest rates applied on deposit/notice accounts via the Weltsparen internet platform

A. Interest rates applied for clients in Federal Republic of Germany

Interest rates applied for individuals

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB011	Without fixed term	EUR	0.65%	22.08.2019
FIB014	12 months	EUR	0.90%	10.10.2019
FIB015	36 months	EUR	0.75%	21.06.2019
FIB016*	60 months	EUR	0.75%	21.06.2019
FIB017	24 months	EUR	1.00%	10.10.2019

Interest rates applied for business clients

FIB018	12 months	EUR	0.55%	21.06.2019
FIB019	24 months	EUR	0.65%	21.06.2019

Notes:

- *Please note** that in the event of early termination of a FIB016 deposit, the interest rate will be 0.0%, if the termination takes place within the first 6 months. If the termination takes place after more than 6 months, you will receive an interest rate of 0.30% p.a. (nominally) for the period from the date of opening of the deposit account to the date of termination of the deposit.
- Offering of the product FIB005 – 12-months deposit in BGN suspended as of 03.01.2018.
- Offering of the following products suspended as of 21.06.2019:
- FIB001 - 12-months deposit in EUR; FIB002 - 36-months deposit in EUR; FIB003 - 60-months deposit in EUR; FIB004 - 24-months deposit in EUR.
- Offering of the following products suspended as of 21.06.2019:
- FIB007 - 12-months deposit in EUR; FIB008 - 24-months deposit in EUR.

B. Interest rates applied for clients in Republic of Austria

Interest rates applied for individuals

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB009	12 months	EUR	0.90%	10.10.2019
FIB010	24 months	EUR	1.00%	10.10.2019
FIB012	Without fixed term	EUR	0.65%	22.08.2019



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I. Interest rates applied on loans

A. For loans (debit balances) of business clients

Loans in local and foreign currency	by arrangement
Approved overdraft in local and foreign currency	by arrangement
Unapproved overdraft in local currency	for each day overdue 1/360 of the basic interest rate (BIR) plus 0.1% surplus
Unapproved overdraft in foreign currency	35% annually
Overdue interest on loans in local and foreign currency	contractual interest rate plus additional penalty interest at the rate of 20 points

B. For loans (debit balances) of individuals

Loans in local and foreign currency	by arrangement
Approved overdraft in local and foreign currency	by arrangement
Overdue interest on consumer, house and mortgage loan agreements within the meaning of the Consumer Credit Act and the Act for loans for real estate on consumers	contractual interest rate plus late payment compensation (penalty surcharge) at the rate of the legal interest
Overdue interest on loan agreements beyond the scope of the Consumer Credit Act and the Act for loans for real estate on consumers	contractual interest rate plus additional penalty interest at the rate of 20 points
Non-performance interest on consumer loan (overdraft) different from unapproved overdraft	contractual interest rate plus additional penalty interest at the rate of 3 points
Unapproved overdraft on consumer loan (overdraft) agreements within the meaning of the Consumer Credit Act	contractual interest rate plus late payment compensation (penalty surcharge) at the rate of the legal interest
Unapproved overdraft on mortgage loan (overdraft) agreements within the meaning of the Act for loans for real estate on consumers	contractual interest rate plus late payment compensation (penalty surcharge) at the rate of the legal interest
Unapproved overdraft in local currency	36%
Unapproved overdraft in foreign currency	35%

C. Reference Interest Rates

Basic Interest Rate (BIR) is a floating interest index ratified by the Managing Board and calculated for each currency on the basis of correlation between planned costs of Bank's liabilities and market interest rates for the same currency, applicable to loans in national and foreign currency. BIRce is the Basic Interest Rate corrected with market environment ratio. BIRcc is the Basic Interest Rate corrected with market environment ratio in the credit cards business. BIR is applicable for loan agreements concluded up to 23.07.2014.

Savings Based Interest Rate (SBIR) is a reference interest rate calculated on declared from the Bank methods for defining of reference interest rate.

Methods of the Bank for defining of BIR and SBIR are declared at www.fibank.bg as well as they are at disposal of the clients at paper in the Bank's offices. Reference interest rates are updated at regular intervals and published at www.fibank.bg.



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II. Interest rates on loans and overdrafts on bank card accounts

A. INTERNATIONAL BUSINESS CREDIT CARDS

A1. International business credit cards with grace period	Payment via POS with merchants			Cash withdrawal and other operations					
	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total			
BGN									
VISA Classic & Mastercard Silver	7.73%	10.91%	18.64%	7.73%	12.91%	20.64%			
VISA/Mastercard Gold	7.73%	7.91%	15.64%	7.73%	9.91%	17.64%			
EUR									
VISA Classic & Mastercard Silver	7.72%	10.92%	18.64%	7.72%	12.92%	20.64%			
VISA/Mastercard Gold	7.72%	7.92%	15.64%	7.72%	9.92%	17.64%			
USD									
VISA Classic & Mastercard Silver	8.06%	10.34%	18.40%	8.06%	12.34	20.40%			
VISA/Mastercard Gold	8.06%	7.34%	15.40%	8.06%	9.34	17.40%			
A2. International business credit cards without a minimum monthly installment	Applicable for all debit balances regardless of the type of transaction								
	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total
	BGN			EUR			USD		
VISA Classic & Mastercard Silver	7.73%	9.91%	17.64%	7.72%	9.92%	17.64%	8.06%	9.34%	17.40%
VISA/Mastercard Gold	7.73%	9.91%	17.64%	7.72%	9.92%	17.64%	8.06%	9.34%	17.40%
Unapproved overdraft on international business credit cards accounts	Interest rate as per Item A1 or Item A2 plus additional penalty interest at the rate of 20 points								
Overdue installments on international business credit cards accounts	Interest rate as per Item A1 plus commission at the amount of 1/12th of the additional penalty interest applicable for unapproved overdraft on international business credit card accounts per month								

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B. FOR DEBIT BALANCES ON BANK CARD ACCOUNTS OF INDIVIDUALS

Approved overdraft on debit cards accounts under overdraft agreements	by arrangement
Unapproved overdraft on debit cards accounts under consumer loan (overdraft) agreement within the meaning of the Consumer Credit Act	the contractual interest rate plus additional penalty interest at the rate of the legal interest
Unapproved overdrafts in local currency	36%
Unapproved overdrafts in foreign currency	35%

B1. Approved overdrafts on international Mastercard/VISA credit cards accounts with grace period	BIR _{cc}	Surplus	Total
BGN	7.73%	6.91%	14.64%
EUR	7.72%	6.92%	14.64%
USD	8.06%	6.34%	14.40%
CHF	7.72%	6.92%	14.64%
GBP	7.72%	6.92%	14.64%

B2. International revolving credit cards with chip	Payment via POS with merchants			Cash withdrawal and other operations		
	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total
BGN						
Classic / Standard	7.73%	10.91%	18.64%	7.73%	12.71%	20.44%
Gold	7.73%	10.91%	18.64%	7.73%	12.71%	20.44%
Platinum	7.73%	10.91%	18.64%	7.73%	12.71%	20.44%
World Elite Mastercard	7.73%	10.91%	18.64%	7.73%	12.71%	20.44%
EUR						
Classic / Standard	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%
Gold	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%
Platinum	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%
World Elite Mastercard	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%
USD						
Classic / Standard	8.06%	10.34%	18.40%	8.06%	12.34%	20.40%
Gold	8.06%	10.34%	18.40%	8.06%	12.34%	20.40%
Platinum	8.06%	10.34%	18.40%	8.06%	12.34%	20.40%
World Elite Mastercard	8.06%	10.34%	18.40%	8.06%	12.34%	20.40%

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B2. International revolving credit cards with chip	Payment via POS with merchants			Cash withdrawal and other operations		
	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total
GBP						
Classic / Standard	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%
Gold	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%
Platinum	7.72%	10.92%	18.64%	7.72%	12.72%	20.44%
Penalty interest rates Effective from 01.07.2019						
Unapproved overdrafts in national currency on international credit cards accounts with guarantee deposit			Interest rate as per Item B1 plus additional penalty interest at the rate of 10.00% points			
Unapproved overdrafts in EUR on international credit cards accounts with guarantee deposit			Interest rate as per Item B1 plus additional penalty interest at the rate of 10.00% points			
Unapproved overdrafts in other foreign currency on international credit cards accounts with guarantee deposit			Interest rate as per Item B1 plus additional penalty interest at the rate of 10.00% points (for USD), 10.00% points (for GBP) and 10.00% points (for CHF)			
Unapproved overdrafts on international credit cards with minimum balance			The interest on Part Two, Item II, "B" for unapproved overdraft			
Unapproved overdrafts in national currency on international revolving chip credit cards accounts			Interest rate as per Item B2 plus additional penalty interest at the rate of 10.00% points			
Unapproved overdrafts in EUR on international revolving chip credit cards accounts			Interest rate as per Item B2 plus additional penalty interest at the rate of 10.00% points			
Unapproved overdrafts in USD on international revolving chip credit cards accounts			Interest rate as per Item B2 plus additional penalty interest at the rate of 10.00% points			
Unapproved overdrafts in GBP on international revolving chip credit cards accounts			Interest rate as per Item B2 plus additional penalty interest at the rate of 10.00% points			
Overdue installment on international revolving chip credit cards accounts			Interest rate as per Item B2 plus 1/12th part of the additional penalty interest applicable for unapproved overdraft on international revolving chip credit cards accounts per month for the respective currency			

(1) These interest rates are approved by the Managing Board and are an inseparable part of the Tariff of Fees and Commissions (Tariff) applied by First Investment Bank AD.

(2) The present interest rates come into force for all clients of Unionbank EAD from the date of bundling of Unionbank EAD in First Investment Bank – 04.03.2014.

(3) Despite all changes in numbering, the articles of the present interest rates shall be substituted with the corresponding articles for all existing contracts and agreements.



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Suspended products for offering

Deposit "Free deposit"	Effective from 01.11.2019		For individuals			For business clients	
	12-month deposit with 12 interest periods (according to the table)			Annual nominal interest rates			
Term/Period	BGN	EUR	USD	BGN	EUR	YCA	
For 1-st month	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
For 2-nd month	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
For 3-th month	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
For 4-th month	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
For 5-th month	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
For 6-th month	0.20%	0.20%	0.10%	0.20%	0.20%	0.20%	0.10%
For 7-th month	0.20%	0.20%	0.10%	0.20%	0.20%	0.20%	0.10%
For 8-th month	0.20%	0.20%	0.10%	0.20%	0.20%	0.20%	0.10%
For 9-th month	0.20%	0.20%	0.15%	0.20%	0.20%	0.20%	0.15%
For 10-th month	0.30%	0.30%	0.15%	0.30%	0.30%	0.30%	0.15%
For 11-th month	0.50%	0.50%	0.40%	0.50%	0.50%	0.50%	0.40%
For 12-th month	0.90%	0.90%	0.50%	0.90%	0.90%	0.90%	0.50%

Notes

Minimum balance of BGN 500 / EUR 250/ USD 250 is required for free deposits with contracts concluded after 09.11.2015 incl.

Funds in the Accounts in First Investment Bank, incl. promotional deposits, are guaranteed in accordance with the Law on Bank Deposit Guarantee (LBDG) up to the guaranteed amount of BGN 196 000 for each client.





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Suspended products for offering

Current accounts, deposits and saving accounts from this section are suspended from offering. Interest rates mentioned are only for already signed contracts.

Current accounts		Annual nominal interest rates					
		BGN	USD	EUR	CHF	GBP	RON
Current accounts	Effective from 18.06.2014	-	-	-	-	-	0.0000
On-line Current account /Joint saving account	Effective from 18.06.2014	0.0100	0.0100	0.0100	0.0000	0.0100	0.0000
Current account with minimum balance for individuals	12 months	0.0100	0.0100	0.0100	-	-	-
	Effective from 16.01.2015 24 months	0.0100	0.0100	0.0100	-	-	-
Free current account for individuals	with 12 interest accrual periods	0.0100	0.0100	0.0100	-	-	-
	Effective from 16.01.2015 with 24 interest accrual periods	0.0100	0.0100	0.0100			
		"Salary" account Effective from 19.09.2016		"Smart account" Effective from 19.09.2016			
Credit turnovers for the month – BGN		Exceeding BGN 750 incl.	Less than BGN 750 incl.	Exceeding BGN 1 500 incl.	Less than BGN 1 500 incl.		
Annual interest rate		HIGH		LOW			
		0.01% for Visa Electron		0.01% for Visa Electron		0.01% for Visa Electron	
		0.01% for Maestro		0.01% for Maestro		0.01% for Maestro	

Special product "Municipalities and Centrally Budgeted Organizations" Cumulative/Current accounts Effective from 13.12.2016

Daily balance	0 – 30 000	30 001 – 100 000	100 001 – 200 000	200 001 – 300 000	over 300 000
Annual interest rate	0.05%	0.10%	0.15%	0.20%	0.30%

Interest rates applied on short-term deposits for individuals and business clients Effective from 01.11.2016.

Deposit in BGN, USD and EUR	48 hours	7 days	14 days
Annual nominal interest rate	0.00%	0.00%	0.00%

Interest rates applied on "Super" deposit

Annual nominal interest rate applied on "Super" deposit for individuals and business clients for 12, 24 and 36 months in BGN, EUR and USD as per Item II "Interest rates applied on deposit accounts for individuals" and as per Item III "Interest rates applied on deposit accounts for business clients" given above minus 0.10%.





Interests on accounts

3 – month “Sweet” deposit for individuals & business clients

Effective from 12.05.2015

Term/Period	3 months
BGN	0.00%
EUR	0.00%

Interests on credit products

“Sweet” term deposit in USD for individuals & business clients

Effective from 12.05.2015

Term/Period	1 month	3 months	6 months	12 months
USD	0.00%	0.00%	0.00%	0.00%

Appendix

Promotional term deposits

“Champion 4-4-2” deposit Interest rates applied for individuals and business clients

Effective from 19.09.2016

10 months term deposit Periods	Annual nominal interest rate	
	BGN	EUR
First 4-month period	0.01%	0.01%
Second 4-month period	0.01%	0.01%
Third 2-month period	0.01%	0.01%

Suspended products for offering

Term deposit “New deposit from Fibank” for individuals & business clients

Effective from 19.09.2016

Term	Annual nominal interest rate	
	BGN	EUR
3-months	0.01%	0.01%
6-months	0.01%	0.01%

Note:

Interest rates mentioned above are in force in case that a minimum required balance of BGN 500/ EUR 250 has been ensured on the account under the conditions of the contract. In case of non-feasance the amounts on the account should accumulate at interest on maturity day at the rate of 0.01%. In case of pro-term termination of the term deposit contract the Bank should accumulate at interest on the account at the rate of 0.01%, if the requirement for minimum required balance is fulfilled.

Note:

Interest rates mentioned above are in force in case that a minimum required balance of BGN 500/ EUR 250 has been ensured on the account under the conditions of the contract. In case of non-feasance the amounts on the account should accumulate at interest on maturity day at the rate of 0.01%.

Interest rates applied on term deposit accounts with progressive accumulation of the interest

Effective from 13.02.2017

For the first 6 months, the annual interest rate on 6 months deposits in the respective currency is applied as per Item II “Interest rates applied on deposit accounts for individuals” and as per Item III “Interest rates applied on deposit accounts for business clients”. For each subsequent 6 months period cumulative increase of interest rate is applied at the amount of 0.01% annually for deposits in BGN and 0.01% annually for deposits in EUR and USD.

Interest rates applied on “Record” deposit

Effective from 13.02.2017

Annual nominal interest rate applied on deposit “Record” for individuals and business clients for 12, 24 and 36 months in BGN, EUR and USD - 0.01%.





Interests on accounts

Interests on credit products

Appendix

Promotional term deposits

Suspended products for offering

	"Portfolio" combined deposit		"Premium"		"Balance"	
			Money deposit	Mutual funds' shares	Money deposit	Mutual funds' shares
Components ratio	70%		30%	30%	70%	
Offered funds	Fibank Avangard or FFBH Vostok			Fibank Classic or Fibank Guarantor		

Interest rates applied on "Portfolio" deposit for individuals & business clients Effective from 13.12.2016

Name	Period	Annual nominal interest rate	Currency
"Portfolio" combined deposit	9-months	0.80	BGN
		0.80	EUR

Note:

In case of renewal of the deposit, interest rates of 1-month term deposit are applied. Investments in mutual funds' shares are not guaranteed by a guarantee fund established by the state, or by other type of guarantee.

"Forex Plus" deposit Interest rates applied for individuals and business clients Effective from 02.01.2018

Period	6-months		12-months	
	BGN	0.00	0.00	0.00
Annual nominal interest rate	BGN	0.00	0.00	0.00
	EUR	0.00	0.00	0.00

Note:

Interest rates mentioned above are in force in case that a minimum required balance of BGN 500/ EUR 250 has been ensured on the account under the conditions of the contract. In case of non-feasance the amounts on the account should accumulate at interest at the rate of 0.00%.

Promotional term deposit+ Effective from 01.11.2019

Period	Annual nominal interest rate			
	at balance up to 19 999.99 BGN/ 9 999.99 EUR		at balance of 20 000 BGN/ 10 000 EUR	
	BGN	EUR	BGN	EUR
6-months	0.15	0.15	0.15	0.15
12 -months	0.30	0.30	0.30	0.30

Note:

An interest on maturity day at the rate of 0.01% shall be payable to the amounts on the deposit account:
 - received after the specified in the contract period and/or
 - in case of non-feasance of the condition for providing/ maintaining the minimum amount of availability.

Promotional deposit "25 years Fibank" Interest rates applied for individuals and business clients Effective from 01.11.2019

Period	6-months		12-months		24-months	
	BGN	0.15	0.30	0.40	0.40	0.40
Annual nominal interest rate	BGN	0.15	0.30	0.40	0.40	0.40
	EUR	0.15	0.30	0.40	0.40	0.40

Note:

An interest on maturity day at the rate of 0.01% shall be payable to the amounts on the deposit account:
 - received after the specified in the contract period and/or
 - in case of non-feasance of the condition for providing/ maintaining the minimum amount of availability.





Interests on accounts

Interests on credit products

Appendix

Promotional term deposits

Suspended products for offering

Deposit "Free deposit" – 24 months

Period	BGN	EUR	USD	Period	BGN	EUR	USD
For 1-st month	0.30	0.30	0.30	For 13-th month	2.00	1.00	1.50
For 2-nd month	0.40	0.40	0.40	For 14-th month	2.00	1.00	1.50
For 3-th month	0.50	0.50	0.40	For 15-th month	3.00	1.00	1.50
For 4-th month	0.60	0.60	0.60	For 16-th month	3.00	1.00	1.50
For 5-th month	0.70	0.70	0.60	For 17-th month	3.00	2.00	1.50
For 6-th month	0.80	0.80	1.00	For 18-th month	3.00	2.00	1.50
For 7-th month	0.90	0.90	1.00	For 19-th month	3.00	3.00	1.50
For 8-th month	1.00	1.00	1.00	For 20-th month	3.00	3.00	1.50
For 9-th month	1.00	1.00	1.00	For 21-st month	3.00	3.00	1.50
For 10-th month	1.00	1.00	1.50	For 22-nd month	3.00	3.00	1.50
For 11-th month	2.00	1.00	1.50	For 23-th month	4.00	3.00	2.00
For 12-th month	2.00	1.00	1.50	For 24-th month	5.00	4.00	3.00

Non term saving account

Effective from 19.09.2016

Annual nominal interest rate

BGN, EUR	USD, GBP
0.01%, but not increased every year by 0.10%	0.01%, but not increased every year by 0.10%

"Navigator" saving account

Effective from 18.06.2014

Interest rates in BGN and EUR applied on "Navigator" saving account as per annual nominal interest rate applied on Non term saving account but not increased every year by 0.10%.

Interest bonus applied on term deposit accounts and current accounts

Fibank has the right to offer interest bonus at the amount up to 0.7 points surplus to the interest rate applied on term deposit accounts and current accounts under standardized terms approved by the Managing Board of the Bank in case of agreement, concluded in a Bank's premises. Deposits with interest bonus are guaranteed according to the Law on Bank Deposit Guarantee – up to BGN 196 000.

Note:

Effective from 14.11.2014 the surplus to the interest rate applied on term deposit accounts and current accounts is suspended. The surpluses announced are valid for contracts signed till that date.





Interests on accounts

Interests on credit products

Appendix

Promotional term deposits

Suspended products for offering

Saving deposit with growing profitability "Union Club" Effective from 19.09.2016

	Group BGN			Group EUR			Group USD		
	Balance BGN	"HIGH" interest rate	"LOW" interest rate	Balance EUR	"HIGH" interest rate	"LOW" interest rate	Balance USD	"HIGH" interest rate	"LOW" interest rate
Bronz	100 – 999	0.01%,	0.01%	100 – 499	0.01%	0.01%	100 – 499	0.01%	0.01%
Silver	1,000 – 2,999	0.01%	0.01%	500 – 1,499	0.01%	0.01%	500 – 1,499	0.01%	0.01%
Gold	3,000 – 4,999	0.01%	0.01%	1,500 – 2,499	0.01%	0.01%	1,500 – 2,499	0.01%	0.01%
Platinum	5,000 – 9,999	0.01%	0.01%	2,500 – 4,999	0.01%	0.01%	2,500 – 4,999	0.01%	0.01%
"Union Club"	Over 10,000	0.01%	0.01%	Over 5,000	0.01%	0.01%	Over 5,000	0.01%	0.01%

		Annual nominal interest rate
Children saving account "Sbudnata mechta"	Effective from 01.11.2019	0.30%, increased every year by 0.20%
Children saving account "Union Budeshte"	Effective from 01.11.2019	0.30%, increased every year by 0.20%, and after the date of lawful age (18 years) of the accountholder (the date of "maturity"), on account balances is accrued the interest rate for standard saving deposit
Standard saving account	Effective from 19.09.2016	0.01% for BGN, EUR, USD and GBP

The clients of Unionbank EAD are informed that due to offering termination of the below mentioned deposits on their balances will be accrued the contractual interests for the term of the deposit according to signed contract. After expiry of the contractual term funds will be kept with no interest accrual: **Deposit "Otlichen 6"; Deposit "Depositfest"; 12 months deposit "Izgodna sdelka"; Deposit for foreigners; Unioninvest 1; Unioninvest 2; Uniondinamica; Uniondeposit "Advance"; Uniondeposit "Chameleon"; Uniondeposit "Rent+"; Combined deposit; Overnight deposit; Business deposit; 6 months "Super" deposit; Standard 9 months term deposit.**

