

**TERMS AND CONDITIONS (TARIFF)  
 of First Investment Bank Ltd. Cyprus Branch  
 (Fibank Cyprus Branch)**

**II. BANK ACCOUNTS**

<b>Art. 1</b>	Opening of bank accounts	
1.	Current accounts in Euro and foreign currency	EUR 10
2.	Current accounts and deposit accounts in Euro and foreign currency of individuals	free of charge
<b>Art. 2</b>	Maintenance of bank accounts	
1.	Current accounts in Euro and foreign currency	EUR 5 per month
<b>1.1.</b>	<b>Free deposit</b>	<b>EUR 5 per month</b>
2.	Current accounts in Euro and foreign currency of individuals	EUR 2 per month
<b>Art. 3</b>	Closing bank accounts	
1.	Closing current accounts by order of the account holder	EUR 5
2.	Closing current accounts and deposit accounts by order of the account holder - individual	free of charge
<b>Art. 4</b>	Reports (statements) on bank account	
1.	Report (statement) on bank account – upon request in Fibank Cyprus Branch	
1.1.	report for a chosen period/day from the current month	
1.1.1.	for legal entities – duplicate	EUR 5
1.1.2.	for individuals	EUR 2
1.2.	monthly report for a previous period up to 6 months as of the last reporting period inclusive	EUR 5 per report
1.2.1.	for individuals	free of charge
1.3.	monthly report for a previous period more than 6 months	EUR 10 per report
1.3.1.	for individuals	EUR 5 per report
<b>Art. 5</b>	Reports (statements) on accounts with bank cards	
1.	Report on account with a debit card – by mail	
1.1.	monthly	EUR 1 per shipment
1.2.	for 3 months	EUR 2 per shipment
1.3.	for 6 months	EUR 3 per shipment
1.4.	for 12 months	EUR 5 per shipment
2.	Statement on card account with a credit card on a paper-based medium	
2.1.	monthly by mail	free of charge
2.2.	upon request at Fibank Cyprus Branch for the last reporting period	EUR 2
2.3.	upon request at Fibank Cyprus Branch for previous reporting period	EUR 10

<b>Notes:</b>	
1.	The Bank requires a minimum balance of EUR 10 for all accounts defined in Art. 1, Item 2 and EUR 100 accordingly for all accounts defined in Art. 1, Item 1 of this Chapter. Zero balance under these types of accounts shall be deemed sufficient ground for closing the account without prior notification of the Titleholder.
2.	Duplicate – an additional report (statement) on a paper-based medium which is given to the client.

### Guarantee of bank deposits

The balances on all bank accounts of the clients (individuals and corporate customers) opened with First Investment Bank Ltd. Cyprus Branch and the interests accrued on them are guaranteed by the Bank Deposit Insurance Fund founded and functioning in the Republic of Bulgaria as per the conditions provided under the Bank Deposits Guarantee Act. The total amount of the guarantee is up to **BGN 196,000\*** for every client and the accounts opened in a currency different from Bulgarian leva are included with their BGN equivalence defined by the rate of Bulgarian National Bank as at the initial day of the guarantee repayment.

**\*By virtue of Art. 29, para. 2 of the Law on the Bulgarian National Bank since 01.01.2007 the official exchange rate of the Bulgarian lev to the Euro shall be as follows: EUR 1,00 = BGN 1,95583.**

### VII. VIRTUAL BANKING OF FIBANK Ltd. CYPRUS BRANCH (e-fibank Cyprus)

<b>Art. 1</b>	Registration	free of charge
1.	Amendment/termination of a registration	free of charge
2.	Blocking/unblocking of access	free of charge
<b>Art. 2</b>	Maintenance of bank accounts in Euro and foreign currency and reports (statements) on them on an electronic medium	according to Chapter II, Art. 2 from Tariff of Fibank Cyprus Branch
<b>1.</b>	<b>Maintenance of a Free deposit of business clients including reports (statements) on an electronic medium</b>	<b>according to Chapter II, Art. 2, Item 1.1. from Tariff of Fibank Cyprus Branch</b>
<b>Art. 3</b>	Transfers in Euro and foreign currency through e-fibank Cyprus Branch	according to Chapter IV from Tariff of Fibank Cyprus Branch
<b>Art. 4</b>	Generating a new password for access	EUR 10
<b>Art. 5</b>	Specialized electronic coding device (Token)	EUR 40
1.	Change of a personal identification number for Token (PINT)	EUR 10
2.	Blocking/unblocking	free of charge