



Name of the account provider: First Investment Bank

Account name: Current account for the students and doctoral- candidates program, approved to receive a loan granted under the Student and Doctoral Candidate Loans Act

Date: 05.11.2024

- 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 free of charge through electronic banking [My Fibank] service not available
Maintaining	valid for the term of the loan granted under the Student and Doctoral-Candidate Loans Act monthly free of charge Total annual fee valid for the term of the loan granted under the Student and Doctoral-Candidate Loans Act free of charge
Closing	at branch free of charge through electronic banking [My Fibank] service not available
Payments (excluding cards)	
Credit transfer in local currency to an account held with another PSP	: at branch BGN 7.00 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: at branch BGN 22.00 through electronic banking [My Fibank] BGN 13.00
	for transfer from account in local currency

Credit transfer in local currency to an account held with the same PSP	at branch	BGN 5.00	
	through electronic banking [My Fibank]	BGN 0.50	
	Blink P2P по мобилен номер through mobile banking [My Fibank]	BGN 0.50	
	from and to accounts of one and the same client		
Credit transfer in local currency to a budget account held with another PSP	at branch	BGN 7.00	
	through electronic banking [My Fibank]	BGN 1.00	
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		
	at branch	BGN 7.00	
	through electronic banking [My Fibank]	BGN 1.00	
	express transfers at the client's request		
	at branch	BGN 20.00	
	through electronic banking [My Fibank]	BGN 13.00	
	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	
	through electronic banking [My Fibank]	0.20%, min. EUR 20.00, max. EUR 200.00	
	express transfers outside EEA regardless the currency, or within EEA in currency different from EUR		
	at branch	0.30%, min. 40.00 евро, max. 350.00 евро	
	through electronic banking [My Fibank]	0.20%, min. 30.00 евро, max. 300.00 евро	
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 5.00	
	through electronic banking [My Fibank]	BGN 0.50	
	from and to accounts of one and the same client		
Incoming credit transfer in foreign currency	at branch	BGN 5.00	
	through electronic banking [My Fibank]	free of charge	
Incoming credit transfer in foreign currency	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 above 100.00 EUR	free of charge 0.10%, min. EUR 10.00, max. EUR 150.00
Cards and cash withdrawal		
Maintenance of debit card in local currency	debit card [Visa Debit]	free of charge
Maintenance of credit card in local currency		service not available
Cash withdrawal at branch of Fibank		free of charge
Cash withdrawal at POS terminal in branch of Fibank	debit card [Visa Debit]	BGN 5.00 + 1.00% from the amount
Cash withdrawal at POS terminal of another PSP in Bulgaria	debit card [Visa Debit]	BGN 6.00 + 1.00% from the amount
Cash withdrawal from Fibank's ATM	debit card [Visa Debit]	0.15%, min. BGN 0.30
Cash withdrawal from another PSP's ATM in Bulgaria	debit card [Visa Debit]	0.20%, min. BGN 1.50
Cash withdrawal from another PSP's ATM abroad	debit card [Visa Debit] within EEA outside EEA	0.20%, min. BGN 1.50 1.00%, min. BGN 7.00
Payment at POS terminal with debit card	in Bulgaria within EEA outside EEA	free of charge free of charge free of charge
Payment of services at ATM	debit card [Visa Debit]	free of charge
Payment with credit card		service not available
Balance check up with debit card at ATM	of Fibank in Bulgaria or within EEA outside EEA	BGN 0.98 BGN 1.50 BGN 2.00
Overdraft and related services		
		service not available