



Name of the account provider: First Investment Bank
Account name: Joint Current account
Date: 12.06.2024

- 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 BGN 15.00
	through electronic banking [My Fibank] service not available
	with debit card at branch service not available
Maintaining	opened at branch monthly BGN 13.00
	Total annual fee BGN 156.00
Closing	Before the expiration of 6 months from the conclusion of an account contract
	at branch BGN 5.00
	through electronic banking [My Fibank] service not available
Payments (excluding cards)	
Credit transfer in local currency to an account held with another PSP	BISERA:
	at branch BGN 7.00
	through electronic banking [My Fibank] service not available
	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] service not available
RINGS:	at branch BGN 22.00
	through electronic banking [My Fibank] service not available
Credit transfer in local 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] service not available
	for transfer from account in in foreign currency
	at branch BGN 6.00

	through electronic banking [My Fibank] from and to joint accounts, incl. accounts kept on the additional account holder's name at branch	service not available BGN 5.00
	through electronic banking [My Fibank]	service not available
Credit transfer in local currency to a budget account held with another PSP	BISERA: at branch	BGN 7.00
	through electronic banking [My Fibank]	service not available
	RINGS: at branch	BGN 22.00
	through electronic banking [My Fibank]	service not available
Payment of utility bills		service not available
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]	service not available
	express transfers at the client's request	
	at branch	BGN 22.00
	through electronic banking [My Fibank]	service not available
	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]	service not available
	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]	service not available	
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]	service not available
	for transfer from account in in foreign currency	
	at branch	BGN 6.00
	through electronic banking [My Fibank]	service not available
	from and to joint accounts, incl. accounts kept on the additional account holder's name at branch	
	from account in local currency	BGN 5.00
from account in in foreign currency	BGN 6.00	
through electronic banking [My Fibank]	service not available	
	in EUR from EEA	free of charge

Incoming credit transfer in foreign currency	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		service not available
Maintenance of credit card in local currency		service not available
Cash withdrawal at branch of Fibank	with prior notice up to BGN 200 000.00	0.70%, min. BGN 7.00
	with prior notice above BGN 200 000.00	0.80%
	without prior notice above BGN 5 000.00 up to BGN 200 000.00	BGN 10.00 + 0.70% from the amount
	without prior notice above BGN 200 000.00	0.90%
	with prior notice up to EUR 100 000.00	0.70%, min. EUR 3.50
	with prior notice above EUR 100 000.00	0.80%
	without prior notice above EUR 2 500.00 up to EUR 100 000.00	EUR 5.00 + 0.70% from the amount
	without prior notice above EUR 100 000.00	0.90%
Cash withdrawal at POS terminal in branch of Fibank		service not available
Cash withdrawal at POS terminal of another PSP in Bulgaria		service not available
Cash withdrawal from Fibank's ATM		service not available
Cash withdrawal from another PSP's ATM in Bulgaria		service not available
Cash withdrawal from another PSP's ATM abroad		service not available
Payment at POS terminal with debit card		service not available
Payment of services at ATM		service not available
Payment with credit card		service not available

Balance check up with debit card at ATM in Bulgaria	service not available
Overdraft and related services	
	service not available