



Name of the account provider: First Investment Bank
Account name: Joint Current account
Date: 01.01.2026

- 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.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Opening	at branch	EUR 7.67/BGN 15.00
	through electronic banking [My Fibank]	service not available
	with debit card at branch	service not available
Maintaining	opened at branch	monthly EUR 6.65/BGN 13.00
	Total annual fee	EUR 79.80/BGN 156.08
Closing	Before the expiration of 6 months from the conclusion of an account contract	
	at branch	EUR 2.56/BGN 5.00
	through electronic banking [My Fibank]	service not available
Payments (excluding cards)		
Credit transfer in euro to an account held with another PSP	National credit transfers and cross-border credit transfers for the EEA	
	SEPA:	
	at branch	EUR 3.58/BGN 7.00
	through electronic banking [My Fibank]	service not available
	SEPA Instant Payments up to EUR 15,000 (at accessibility of the Beneficiary's Payment Service Provider)	
	at branch	EUR 3.58/BGN 7.00
	through electronic banking [My Fibank]	service not available
	Blink P2P by mobile number	service not available
through mobile banking [My Fibank]	service not available	
TARGET:		
at branch	EUR 11.25/BGN 22.00	
through electronic banking [My Fibank]	service not available	

	National credit transfers Blink P2P by mobile number through mobile banking [My Fibank]	service not available
	Cross-border credit transfers outside the EEA	
	at branch	0.25%, min. EUR 30.00, max. EUR 250.00
	through electronic banking [My Fibank]	service not available
	Express cross-border credit transfers outside the EEA	
	at branch	0.30%, min. EUR 40.00, max. EUR 350.00
	through electronic banking [My Fibank]	service not available
	Transfers with two days value date (SPOT value date)	service not available
Credit transfer in euro to an account held with the same PSP	for transfer from account in euro at branch	EUR 3.58/BGN 7.00
	through electronic banking [My Fibank]	service not available
	Blink P2P by mobile number through mobile banking [My Fibank]	service not available
	for transfer from account in foreign currency at branch	EUR 3.58/BGN 7.00
	through electronic banking [My Fibank]	service not available
	Blink P2P by mobile number through mobile banking [My Fibank]	service not available
	from and to joint accounts, incl. accounts kept on the additional account holder's name at branch	EUR 3.58/BGN 7.00
	through electronic banking [My Fibank]	service not available
Credit transfer in euro to a budget account held with another PSP	SEPA: at branch	EUR 3.58/BGN 7.00
	through electronic banking [My Fibank]	service not available
Payment of utility bills		service not available
	outside EEA or within EEA (including Bulgaria) 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 or within EEA (including Bulgaria) in currency different from EUR:	
	at branch	0.30%, min. EUR 40.00, max. EUR 350.00
	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	for transfer from account in euro at branch	EUR 3.58/BGN 7.00
	through electronic banking [My Fibank]	service not available

an account held with the same PSP	for transfer from account in foreign currency at branch	EUR 3.58/BGN 7.00
	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 euro	EUR 3.58/BGN 7.00
	from account in in foreign currency	EUR 3.58/BGN 7.00
	through electronic banking [My Fibank]	service not available
Incoming credit transfer in foreign currency	outside EEA or within EEA (including Bulgaria) in currency different from EUR: up to 100.00 EUR	free of charge
	above 100.00 EUR	0.10%, min. EUR 10.00, max. EUR 150.00
Cards and cash withdrawal		
Maintenance of debit card in euro		service not available
Maintenance of credit card in euro		service not available
Cash withdrawal at branch of Fibank	in euro	
	up to EUR 2 500	0.70%, min. EUR 3.58/BGN 7.00
	above EUR 2 500 up to EUR 100 000	
	with prior notice	0.70%, min. EUR 3.58/BGN 7.00
	without prior notice	EUR 5.11/BGN 10.00 + 0.80% of the amount
	above EUR 100 000	
	with prior notice	0.80%
	without prior notice	0.90%
	in foreign currency	
	up to EUR 2 500	0.70%, min. EUR 3.58/ BGN 7.00
above EUR 2 500 up to EUR 100 000		
with prior notice	0.70%, min. EUR 3.58/ BGN 7.00	
without prior notice	EUR 5.11/ BGN 10 + 0.80% of the amount	
above EUR 100 000		
with prior notice	0.80%	
without prior notice	0.90%	
Cash withdrawal at POS terminal in branch of Fibank / another PSP in Bulgaria		service not available
Cash withdrawal from Fibank's ATM / 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