

Interest Rates,

applied by First Investment Bank
on bank accounts





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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 on all accounts in EUR and in foreign currency and any interest accrued thereon, for any amount not exceeding EUR 100,000.

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. 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. 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](http://www.fibank.bg/Bulletin%20of%20Interest%20rates).

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%.



I. Interest rates applied on deposit accounts

Deposit „Balance“ for Individuals Effective from 06.06.2025		
Period	Annual nominal interest rate	Currency
9 months	1.00%	EUR
18 months	1.25%	EUR
in case of non-performance of the deposit terms	0.00%	EUR

„Express“ deposit (also valid for „YES deposit“ contracts concluded until 02.08.2024) for individuals Effective from 27.06.2024		
Period	Annual nominal interest rate	
	EUR	USD
24 months	1.50	1.50
36 months	2.00	2.00
in case of non-performance of the deposit terms	0.00	0.00

Deposit „Tradition“ for Individuals Effective from 12.09.2024		
Period	Annual nominal interest rate	
	EUR	USD
12 months	1.00	1.00
24 months	1.25	1.25
in case of non-performance of the deposit terms	0.00	0.00

Note:

With the mentioned interest rate, in case of non-performance of the deposit terms, should be accumulated the funds on the deposit account:

- received after the specified in the contract period, since the opening/renewal of the deposit and/or
- in case of non-performing the terms for providing/maintaining minimum balance.

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Deposit „Opportunity“ for Individuals Effective from 18.10.2024

Term/Period	Annual nominal interest rate	
	EUR	USD
1st six-month period	0.30	0.30
2nd six-month period	0.60	0.60
3rd six-month period	1.20	1.20
4th six-month period	2.40	2.40
In case of non-performance of the deposit terms	0.00	0.00

Note:

With the mentioned interest rate, in case of non-performance of the deposit terms, should be accumulated the funds on the deposit account:
 - received after the specified in the contract period, since the opening/renewal of the deposit and/or
 - in case of non-performing the terms for providing/maintaining minimum balance.

Term deposit „For me“	EUR	USD	GBP	CHF
	Annual nominal interest rate			

For individuals Effective from 01.11.2021

3 months	0.00	0.00	0.00	0.00
6 months	0.00	0.00	0.00	0.00
12 months	0.00	0.00	0.00	0.00

For business clients Effective from 01.11.2021

3 months	0.00	0.00	0.00	0.00
6 months	0.00	0.00	0.00	0.00
12 months	0.00	0.00	0.00	0.00

Standard term deposits	EUR	USD	GBP	CHF
	Annual nominal interest rate			

For individuals Effective from 26.07.2022

24 months	0.00	0.00	0.00
36 months	0.00	0.00	0.00

For business clients Effective from 26.07.2022

24 months	0.00	0.00	0.00
36 months	0.00	0.00	0.00

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Deposit "Free deposit +" for business clients Effective from 17.11.2020

Period	Annual nominal interest rate	Currency
1-month	0.00%	EUR

"Active management" deposit for Individuals Effective from 17.02.2021

Period	Annual nominal interest rate	Currency
9-months	0.00%	EUR
18-months	0.00%	EUR

Note:

Interest rates mentioned above are in force under the condition that a minimum balance of EUR 1,500 has been maintained on the account for the term of the deposit.

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

The annual nominal interest rate on a child deposit account for the respective currency and period of 24 and 36 months shall be as per "Interest rates on standard term deposits for individuals" of this section plus a 0.05% surcharge, and for periods of 12 and 18 months according to the interest rates for the relevant period on standard term deposits for individuals as set out in the Appendix "Suspended products for offering" plus a 0.05% surcharge.

III. Interest rates applied on saving accounts

	Effective from	Annual nominal interest rate
Classic savings account	06.06.2025	0% in EUR
Junior savings account	06.06.2025	1.00% in EUR, increasing every year by 0.00%
Children saving account (for individuals under full legal age)	17.02.2021	0.15% in EUR, USD and GBP, increasing every year by 0.00%
Children saving account to "Smart Lady" program (for individuals under full legal age, whose legal representative use the "Smart Lady" program)	17.02.2021	0.15% in EUR, increasing every year by 0.01% on an annual basis
Saving account for teenagers "Smart teen" (for individuals from 14 to 18 years of age)	06.06.2025	1% in EUR, increasing every year by 0.00% on an annual basis

Note:

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

IV. Interest rates applied on current accounts

		Annual nominal				
		EUR	USD	CHF	GBP	
Current accounts for individuals	Effective from 17.02.2021	0.000	0.000	0.000	0.000	
Current accounts of individuals for payments with Maestro / VISA Electron / V PAY	Effective from 17.02.2021	0.000	0.000	0.000	0.000	
Current accounts of individuals with credit cards		0.000	0.000	0.000	0.000	
Payment account of individuals for basic transactions (PABT)	Effective from 17.02.2021	0.000	-	-	-	
Current accounts of agricultural producers	Effective from 17.02.2021	0.000	-	-	-	
Current accounts for business clients	Effective from 17.11.2020	0.000	0.000	0.000	0.000	
Special accounts		EUR	USD	CHF	GBP	XAU
Account under Art. 39 of the Law on the attorneys		0.00	0.00	-	-	
Special accounts under Art. 24 of the Law on public execution officers	Effective from 03.02.2021					
up to EUR 10,000		0.00	-	-	-	
from EUR 10,000 to EUR 25,000		0.00	-	-	-	
from EUR 25,000 to EUR 50,000		0.00	-	-	-	
over EUR 50,000		0.00	-	-	-	
Customer accounts of insurance brokers and agents under Art. 306 of the Insurance Code		0.00	0.00	-	-	
Condominium account		0.00	-	-	-	
Special accounts under Art. 25a of the Law on notaries and notarial practice	Effective from 03.02.2021	0.00	0.00	-	-	
Accounts of enterprising committees under the Election Code		0.00	-	-	-	
Special accounts under concession contract	Effective from 01.09.2021	0.00	0.00	-	-	
Account according to Art. 23 of the Law on payment services and payment systems/safeguard account/		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			
Gold account		-	-	-	-	0.00

V. Interest rates applied on guarantee deposits

Mastercard and VISA credit cards

The interest rate on a 6-month standard term deposit in the relevant currency, as set out in the Appendix "Suspended products for offering"

VI. Suspended products for offering

In accordance with suspended products for offering Appendix, letter A.

VII. 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	0.00%	16.03.2020
FIB014	12 months	EUR	0.00%	16.03.2020

Notes:

- 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.
- Offering of the following products suspended as of 06.11.2020:
- FIB013 - Notice Account in EUR; FIB018 - 12-months deposit in EUR; FIB019 - 24-months deposit in EUR.
- Offering of the following products suspended as of 16.03.2021:
- FIB017 - 24-months deposit in EUR; FIB015 - 36-months deposit in EUR, FIB016 - 60-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	0.00%	16.03.2020
FIB012	Without fixed term	EUR	0.00%	16.03.2020

Notes:

- Offering of the product FIB010 - 24-months deposit in EUR suspended as of 16.03.2021.

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Interest rates applied for individuals in Federal Republic of Germany

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB017	24 months	EUR	0.00%	16.03.2021
FIB015	36 months	EUR	0.00%	16.03.2021
FIB016*	60 months	EUR	0.00%	16.03.2021

Notes:

- *For existing deposits opened until 03.07.2020, 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. For new or prolonged deposits opened after 03.07.2020 the interest rate in the event of early termination of a FIB016 deposit will be 0.0%.

Interest rates applied for business clients in Federal Republic of Germany

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB013	Without fixed term	EUR	0.00%	13.11.2020
FIB018	12 months	EUR	0.00%	13.11.2020
FIB019	24 months	EUR	0.00%	13.11.2020

Interest rates applied for individuals in Republic of Austria

Name	Period	Currency	Annual nominal interest rate	Effective from
FIB010	24 months	EUR	0.00%	16.03.2021



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Reference Interest Rates

The Bank shall apply Reference interest rates to credits in EUR and foreign currency.

Methods of the Bank for defining Reference Interest Rates 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.

In cases where market indices such as EURIBOR, etc. are used as reference interest rates, the Bank shall indicate publicly available sources of information.



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

A1. REVOLVING INTERNATIONAL CREDIT CARDS MASTERCARD AND VISA FOR INDIVIDUALS

Effective from 10.10.2022

type/currency	Payment via POS with merchants	Cash withdrawal and other operations
EUR		
Visa (Fibank – eMAG)	13.9%	16.9%
Classic/Standard	17.9%	18.9%
Gold	17.9%	18.9%
Platinum	17.9%	18.9%
Mastercard World Elite	17.9%	18.9%
USD		
Classic/Standard	17.9%	18.9%
Gold	17.9%	18.9%
Platinum	17.9%	18.9%
Mastercard World Elite	17.9%	18.9%
GBP		
Classic/Standard	17.9%	18.9%
Gold	17.9%	18.9%
Platinum	17.9%	18.9%
Mastercard World Elite	17.9%	18.9%

Notes:

For the contracts concluded in the period from 01.03.2015 to 10.10.2022 for the issuance of a revolving international credit card and the provision of a Credit Limit (overdraft) on a current account, the annual interest rate specified in the contract is applicable.

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A2. 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 EUR and foreign currency	35%

B. INTERNATIONAL BUSINESS CREDIT CARDS

B1. 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
EUR						
VISA Classic & Mastercard Silver	10.82%	10.92%	21.74%	10.82%	12.92%	23.74%
VISA/Mastercard Gold	10.82%	7.92%	18.74%	10.82%	9.92%	20.74%
USD						
VISA Classic & Mastercard Silver	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
VISA/Mastercard Gold	12.66%	7.34%	20.00%	12.66%	9.34%	22.00%
B2. International business credit cards without a minimum monthly installment	Applicable for all debit balances regardless of the type of transaction					
	BIR _{cc}	EUR		BIR _{cc}	USD	
		Surplus	Total		Surplus	Total
VISA Classic & Mastercard Silver	10.82%	9.92%	20.74%	12.66%	9.34%	22.00%
VISA/Mastercard Gold	10.82%	9.92%	20.74%	12.66%	9.34%	22.00%
Unapproved overdraft on international business credit cards accounts	Interest rate as per Item B1 or Item B2 plus additional penalty interest at the rate of 20 points					
Overdue installments on international business credit cards accounts	Interest rate as per Item B1 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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Penalty interest

Effective from 01.01.2026

Unapproved overdrafts on international credit cards with minimum balance	The interest on Part Two, Item A2 for unapproved overdraft		
Unapproved overdrafts in national currency on international revolving credit cards accounts	Interest rate as per Item A1 plus additional penalty interest for the respective currency at the rate of		
	EUR	USD	GBP
	10.15%	10.15%	10.15%
Unapproved overdrafts in national currency on international revolving credit cards accounts, suspended from offering	Interest rate referred to in Appendix "Suspended products for offering", Item B2 plus additional penalty interest for the respective currency at the rate of		
	EUR	USD	GBP
	10.15%	10.15%	10.15%
Overdue installment on international revolving credit cards accounts	Interest rate as per Item A1 plus 1/12th part of the additional penalty interest applicable for unapproved overdraft on international revolving credit cards accounts per month for the respective currency		

II. Interest rates applied on loans

A. For loans (debit balances) of business clients

Loans in EUR and foreign currency	by arrangement
Approved overdraft in EUR and foreign currency	by arrangement
Unapproved overdrafts in EUR and foreign currency	35%
Overdue interest on loans in EUR and foreign currency	contractual interest rate plus additional penalty interest at the rate of 20 points

B. For loans (debit balances) of individuals in EUR and foreign currency

Loans	by arrangement
Approved overdraft	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 overdrafts in EUR and foreign currency	35%

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

(2) 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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A. Products from Section One of the Interest Bulletin (interests on credit balances)

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				
		EUR	USD	CHF	GBP	RON
Current accounts	Effective from 17.02.2021	-	-	-	-	0.0000
On-line Current account /Joint saving account	Effective from 17.02.2021	0.0000	0.0000	0.0000	0.0000	0.0000
Current account with minimum balance for individuals	12 months	0.0000	0.0000	-	-	-
	Effective from 17.02.2021 24 months	0.0000	0.0000	-	-	-
Free current account for individuals	with 12 interest accrual periods	0.0000	0.0000	-	-	-
	Effective from 17.02.2021 with 24 interest accrual periods	0.0000	0.0000	-	-	-

IQ current account for business clients (for contracts, concluded after 24.10.2019) Effective from 17.11.2020	
	Annual nominal EUR
from 0 – 49,999.99 EUR	0.00
over 50,000 EUR	0.00

IQ current account For business clients (for contracts, concluded till 24.10.2019) Effective from 17.11.2020	
Ranges from closing daily balance EUR	Annual interest rate EUR
from 0 – 49,999.99	0.00
over 50,000	0.00
Ranges at least daily balance for annual period EUR	Interest bonus in % EUR
from 0 – 49,999.99	0.00
over 50,000	0.00

IQ current account For individuals Effective from 17.02.2021	
Ranges from closing daily balance EUR	Annual interest rate EUR
from 0 – 9,999.99	0.00
over 10,000	0.00
Ranges at least daily balance for annual period EUR	Interest bonus in % EUR
from 0 – 9,999.99	0.00
over 10,000	0.00





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	"Salary" account Effective from 17.02.2021		"Smart account" Effective from 17.02.2021	
	Exceeding EUR 375 incl.	Less than EUR 375 incl.	Exceeding EUR 750 incl.	Less than EUR 750 incl.
Credit turnovers for the month	Exceeding EUR 375 incl.	Less than EUR 375 incl.	Exceeding EUR 750 incl.	Less than EUR 750 incl.
Annual interest rate	HIGH		HIGH	
	0.000% for Visa Electron		0.000%	
	0.000% for Maestro		0.000% for Maestro	

Special product "Municipalities and Centrally Budgeted Organizations" Cumulative/Current accounts Effective from 17.11.2020

Daily balance	0 – 15,000	15,000.01 – 50,000	50,000.01 – 100,000	100,000.1 – 150,000	over 150,000.01
Annual interest rate	0.00%	0.00%	0.00%	0.00%	0.00%

Interest rates applied on standard term deposit accounts	For individuals Effective from 07.02.2021				For business clients Effective from 03.02.2021			
	EUR	USD	GBP	CHF	EUR	USD	GBP	CHF
1 month	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18 months	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

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

Pensioner deposit accounts (for local individuals who have acquired right for pension according to Bulgarian legislation) Effective from 17.02.2021

The annual nominal interest rate on a deposit account for the relevant currency and period of 1, 3, 6 and 12 months in accordance with the interest rates for that period on standard term deposits for individuals set out in the Appendix "Suspended Products for offering" plus a 0.00% surplus.

3 – month "Sweet" deposit for individuals & business clients Effective from 12.05.2015

Term/Period	3 months
EUR	0.00%

"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%





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“Champion 4-4-2” deposit

Interest rates applied for individuals and business clients Effective from 17.02.2021

10 months term deposit	Annual nominal interest rate
Periods	EUR
First 4-month period	0.000%
Second 4-month period	0.000%
Third 2-month period	0.000%

Term deposit “New deposit from Fibank”

for individuals & business clients Effective from 17.02.2021

Term	Annual nominal interest rate
	EUR
3-months	0.000%
6-months	0.000%

Note:

Interest rates mentioned above are in force in case that a minimum required balance of 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 0.000%.
In case of pro-term termination of the term deposit contract the Bank should accumulate at interest on the account at the rate of 0.000%, 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 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 0.000%.

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

Effective from 17.02.2021

For the first 6 months, the annual interest rate for a 6-month standard term deposit in the relevant currency specified in the Appendix “Suspended products for offering” shall apply. For each subsequent 6 months period cumulative increase of interest rate is applied at the amount of 0.000% annually for deposits in EUR and USD.

Interest rates applied on “Record” deposit

Effective from 17.02.2021

Annual nominal interest rate applied on deposit “Record” for individuals and business clients for 12, 24 and 36 months in EUR and USD - 0.000%.

“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, interest rates of 1-month standard 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.





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“Forex Plus” deposit Interest rates applied for individuals and business clients

Effective from 02.01.2018

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

Note:

Interest rates mentioned above are in force in case that a minimum required balance of 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%.

Term deposit for 60 months	For individuals	Effective from 17.02.2021	For business clients	Effective from 17.11.2020
Annual period		EUR		EUR
First 12-month period		0.00%		0.00%
Second 12-month period		0.00%		0.00%
Third 12-month period		0.00%		0.00%
Forth 12-month period		0.00%		0.00%
Fifth 12-month period		0.00%		0.00%

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 EUR		
Effective from 17.02.2021		
Up to EUR 250.00	0.00	0.00
EUR 250.01 – EUR 750.00	0.00	0.00
Over EUR 750.00	0.00	0.00

Notes:

- An interest on maturity day at the rate of 0.000% 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 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 EUR 125,000.





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Electronic deposits "My deposit"	Interest rates applied for individuals		Effective from 17.02.2021
	EUR		
	at balance up to 9,999.99 EUR	at balance of 10,000 EUR	
6 months	0.00%	0.00%	
12 months	0.00%	0.00%	

Note:

An interest on maturity day at the rate of 0.000% 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.

Period	Annual nominal interest rate		Effective from 17.02.2021
	at balance up to 9,999.99 EUR	at balance of 10,000 EUR	
	EUR	EUR	
6-months	0.000	0.000	
12 -months	0.000	0.000	

Note:

An interest on maturity day at the rate of 0.000% 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.

Promotional deposit "25 years Fibank"	Interest rates applied for individuals	Interest rates applied for business clients				
		Effective from 17.02.2021			Effective from 17.11.2020	
Period	6-months	12-months	24-months	6-months	12-months	24-months
Annual nominal interest rate	EUR 0.00	0.00	0.00	0.00	0.00	0.00

Note:

An interest on maturity day at the rate of 0.000% 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

Suspended products for offering

Deposit "Free deposit"	For individuals		For business clients	
	Effective from 17.02.2021		Effective from 17.11.2020	
12-month deposit with 12 interest periods (according to the table)				
Annual nominal interest rates				
Term/Period	EUR	USD	EUR	USD
For 1-st month	0.00%	0.00%	0.00%	0.00%
For 2-nd month	0.00%	0.00%	0.00%	0.00%
For 3-th month	0.00%	0.00%	0.00%	0.00%
For 4-th month	0.00%	0.00%	0.00%	0.00%
For 5-th month	0.00%	0.00%	0.00%	0.00%
For 6-th month	0.00%	0.00%	0.00%	0.00%
For 7-th month	0.00%	0.00%	0.00%	0.00%
For 8-th month	0.00%	0.00%	0.00%	0.00%
For 9-th month	0.00%	0.00%	0.00%	0.00%
For 10-th month	0.00%	0.00%	0.00%	0.00%
For 11-th month	0.00%	0.00%	0.00%	0.00%
For 12-th month	0.00%	0.00%	0.00%	0.00%

Notes

Minimum balance of 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 EUR 100 000 for each client.

Deposit "Free deposit" – 24 months

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





Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

Non term saving account Effective from 17.02.2021

Annual nominal interest rate

EUR, USD, GBP

0.000%, but not increased every year by 0.10%

"Navigator" saving account Effective from 18.06.2014

Interest rates in 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%.

Saving deposit with growing profitability "Union Club" Effective from 17.02.2021

	Group EUR			Group USD		
	Balance EUR	"HIGH" interest rate	"LOW" interest rate	Balance USD	"HIGH" interest rate	"LOW" interest rate
Bronz	100 – 499	0.000%	0.000%	100 – 499	0.000%	0.000%
Silver	500 – 1,499	0.000%	0.000%	500 – 1,499	0.000%	0.000%
Gold	1,500 – 2,499	0.000%	0.000%	1,500 – 2,499	0.000%	0.000%
Platinum	2,500 – 4,999	0.000%	0.000%	2,500 – 4,999	0.000%	0.000%
"Union Club"	Over 5,000	0.000%	0.000%	Over 5,000	0.000%	0.000%

	Effective from	Annual nominal interest rate
Children saving account "Sbudnata mechta"	17.02.2021	0.15%, increased every year by 0.00%
Children saving account "Union Budeshte"	17.02.2021	0.15%, increased every year by 0.00%, 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	17.02.2021	0.00% for 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; "Super" deposit for 12, 24 and 36 months.**





Interests on accounts

Interests on credit products

Appendix

Suspended products for offering

B. Products from Section Two of the Interest Bulletin (interest on debit balances)

B1. Approved overdrafts on international Mastercard/VISA credit cards accounts with grace period	BIR _{cc}	Surplus	Total
EUR	10.82%	6.92%	17.74%
USD	12.66%	6.34%	19.00%
CHF	12.66%	6.92%	19.58%
GBP	12.66%	6.92%	19.58%

B2. Revolving international credit cards for Individuals (applicable to contracts concluded before 01.03.2015)

Type/Currency	Payment via POS with merchants			Cash withdrawal and other operations		
	BIR _{cc}	Surplus	Total	BIR _{cc}	Surplus	Total
EUR						
Classic/Standard	10.82%	10.92%	21.74%	10.82%	12.72%	23.54%
Gold	10.82%	10.92%	21.74%	10.82%	12.72%	23.54%
Platinum	10.82%	10.92%	21.74%	10.82%	12.72%	23.54%
World Elite Mastercard	10.82%	10.92%	21.74%	10.82%	12.72%	23.54%
USD						
Classic/Standard	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
Gold	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
Platinum	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
World Elite Mastercard	12.66%	10.34%	23.00%	12.66%	12.34%	25.00%
GBP						
Classic/Standard	12.66%	10.92%	23.58%	12.66%	12.72%	25.38%
Gold	12.66%	10.92%	23.58%	12.66%	12.72%	25.38%
Platinum	12.66%	10.92%	23.58%	12.66%	12.72%	25.38%

