

GENERAL TERMS AND CONDITIONS OF FIRST INVESTMENT BANK AD FOR ELECTRONIC DEPOSIT MY DEPOSIT

I. DEFINITIONS

1.1. For the purposes of these General Terms and Conditions (hereinafter the GTC), the Request for electronic deposit My Deposit, respectively for registration in My Fibank electronic banking, the Agreement for electronic deposit My Deposit, as well as all requests, declarations, confirmations and other written statements (hereinafter the Agreement), concluded between the Client and First Investment Bank AD with its headquarters and registered office in the city of Sofia 1784, 111 P Tsarigradsko shose Blvd., UIC 831094393, holding a universal license № ПД22-2257/16.11.2009, issued by the Bulgarian National Bank, which supervises its activities (hereinafter the Bank or Fibank), the terms listed below shall have the following meanings:

- a) „Automatic Renewal“ shall mean the renewal of the deposit for a further term as stipulated in the Agreement, each time upon the Maturity Date, or upon withdrawal of any part of the deposit amount prior to that date, without an express request for renewal being submitted to the Bank;
- b) „Deposit currency“ shall mean the currency in which the deposit account has been opened;
- c) „Depositor“ shall mean a Client in whose name a Deposit Account is kept with Fibank, and who has the right to dispose of the Deposit Account balance;
- d) „Deposit Account“ shall mean a bank account designated by an international number (IBAN) that Fibank opens and manages in the name of the Client, intended for depositing of money under the terms of the relevant deposit product;
- e) Electronic deposit My Deposit or My Deposit shall mean a deposit product offered by Fibank under these GTC, whose basic terms and parameters are announced on the Bank’s website at www.fibank.bg, and/or on the website of the Bank’s electronic banking system My Fibank at: <https://my.fibank.bg>, which may be opened by electronic means, including by persons who have no other Fibank account;
- f) „My Fibank electronic banking“ or „My Fibank“ shall mean the automated system for electronic banking of First Investment Bank AD, as defined in the General Terms and Conditions of Fibank for electronic banking My Fibank.
- g) „Capitalization of interest“ shall mean that, upon Automatic Renewal of the deposit, the interest accrued for the previous period, less the interest income tax, shall be added to the principal amount of the deposit for the next term;
- h) „Client“ shall mean an individual who is registered, or has filed a request for registration with My Fibank electronic banking under these GTC, as well as a Depositor a My Deposit product opened in their name;
- i) „Interest Rate“ shall mean an annual interest rate accrued on the balance kept by the Depositor in the Deposit Account;
- j) „Minimum Balance“ shall mean the minimum amount of the respective currency that must be kept in the Deposit Account;
- k) „Order“ shall mean any written instruction by the Client submitted by filling an electronic form in My Fibank, or sent to the electronic address specified by the Bank, or in paper form at an office of the Bank, regardless of its type (request/application/consent/confirmation or any other form of statement) in connection to the Client’s Deposit Account kept with the Bank, or the funds therein;
- l) „Account Statement“ shall mean a document issued by the Bank of the Depositor, which records the payment transactions and indicates the opening and closing balances of the account at the Account Statement date;
- m) „Maturity Date“ shall mean the date on which the deposit becomes

due to the Depositor;

- n) „Right to Early Termination“ shall mean the right to dispose of the deposited amount before the Maturity Date;
- o) „Reference Account“ shall mean a payment account kept in the name of the Client at another credit institution in the Republic of Bulgaria or in another Member State of the European Union from/to which funds are transferred to/from the Deposit Account;
- p) „Term“ shall mean the number of months or years specified in the Agreement according to which the Maturity Date of the deposit is set, and during which the terms of the deposit product apply;
- q) „Tariff“ shall mean the Tariff of Fees and Commissions of First Investment Bank AD, including the Bulletin of Interests accrued by the Bank on bank accounts in local and foreign currency (hereinafter the Interest Bulletin) to it, together with all appendices thereto.

Preliminary information

1.2. To enable making an informed decision to enter into an My Deposit Agreement, Fibank shall make available in advance these GTC, the General Terms and Conditions for My Fibank electronic banking, the Tariff of Fees and Commissions of the Bank, as well as the terms of the deposit products offered, including Term, Interest Rate, currency, Minimum Balance, conditions for renewal, Interest Rate and conditions in case of early termination and non-compliance with the deposit product terms, by announcing them on the Bank’s website at: www.fibank.bg, and in the electronic banking system My Fibank at: <https://my.fibank.bg>.

1.3. For the convenience of non-Bulgarian speakers, the Bank shall provide these GTC and the Tariff also in the English language. In case of an inconsistency or contradiction, the original text in the Bulgarian language shall prevail.

1.4. The Bank shall enable the conclusion of Agreements for electronic deposit My Deposit through the My Fibank electronic banking system. For customers who, at the time of submission of a Request for My Deposit, do not have registration in My Fibank, such registration shall be made with rights for passive banking and a limited number of active transactions, as defined in the General Terms and Conditions of First Investment Bank for Electronic Banking My Fibank. Registration for advanced access to My Fibank services shall be made at an office of Fibank.

1.5. Deposit Insurance - Deposits in First Investment Bank AD are guaranteed by the Bulgarian Deposit Insurance Fund, established and operating in the Republic of Bulgaria, up to the guarantee amount (BGN 196 000) and under the conditions laid down in the Law on Bank Deposit Guarantee.

Prior to signing an Agreement, and subsequently at least once a year, following the procedure for provision of preliminary information and for changes in the General Conditions, the Bank shall provide a Depositor Information Template (the Information Template, appendix to these GTC), prepared in accordance with the requirements of the Law on Credit Institutions and containing the basic information on deposit protection.

1.6. Personal Data – First Investment Bank AD is registered as a Personal Data Administrator with the Commission for Personal Data Protection in the Republic of Bulgaria. The Bank shall process and store the personal data of the Client with due care, and in compliance with the effective legislation on personal data protection.

II. SUBJECT

2.1. These GTC shall govern the relationship between Fibank and the Depositor in connection with the opening, maintaining and closing of My Deposit in Fibank.

2.2. These GTC shall also govern the registration of Clients for My Fibank electronic banking with passive banking rights, as defined in the General Terms and Conditions of the Bank for Electronic Banking My Fibank.

2.3. These GTC are complementary to, and form an integral part of the General Terms and Conditions of the Bank for Electronic Banking My Fibank, and shall apply jointly with them.

III. OPENING OF AN ELECTRONIC DEPOSIT MY DEPOSIT

3.1. A Depositor may be any legally competent individual aged 18 years or more. Individuals not registered with My Fibank must have a Reference Account opened in their name.

3.2. Depositors shall submit a Request for opening of My Deposit in their own name and for their own account. Opening of an account through authorized persons, or on behalf of other persons different from the Depositor, shall not be allowed.

3.3. The Client may deposit funds in one or more deposit products of their own choice among the ones offered by the Bank, subject to these GTC. For opening any subsequent deposit after the first one, Clients shall use their access to the My Fibank electronic banking.

3.4. In order to open a My Deposit, the Depositor must be registered in the electronic banking system My Fibank.

3.4.1. My Fibank users shall open My Deposit by accessing the electronic banking system My Fibank, depending on their access level.

3.4.2. The registration of new clients shall take place at the first Request for My Deposit, as part of the procedure for opening a Deposit Account, and after receipt by the Bank of the documents and information required under items 3.5. - 3.9 below.

For Clients not registered in My Fibank:

3.5. Client shall submit a Request for opening a My Deposit, respectively for registration in My Fibank (for unregistered clients), by sending in electronic form the following data and information, subject to the procedure set out by the Bank at <https://my.fibank.bg>:

3.5.1. identification data, including valid email address; mobile phone number; username;

3.5.2. the requested parameters of the deposit selected;

3.5.3. the Reference Account;

3.5.4. statements certifying facts and circumstances required by law, or by the Bank;

3.5.5. Clients not registered in My Fibank shall submit at <https://my.fibank.bg> a scanned copy of a valid photo ID (face and back), expressly declaring its truthfulness to the official.

3.6. By accepting these GTC and the General Terms and Conditions for My Fibank Electronic Banking, Clients confirm that they have read and understood them, and accept their application in governing the relationship with the Bank.

3.7. For the purposes of registration with My Fibank, respectively for the conclusion of a deposit Agreement, the Bank shall:

3.7.1. send to the email address and/or mobile phone provided under item 3.5.1. above a one-time code, and after its correct entry – also a one-time password, providing the Client with access to My Fibank. The Client must replace the one-time password for access to My Fibank with a new, personally selected password, known only to him.

3.7.2. Provide the number of the Deposit Account (IBAN), to which the Client should transfer the money that he wishes to be deposited under the terms of the Fibank deposit product selected by the Client.

3.8. By entering the one-time code and sending the required information and documents, the Client makes an express Request to Fibank for registration in the electronic banking My Fibank, respectively for the conclusion, through the electronic banking system My Fibank, of an My Deposit Agreement under the terms and conditions of the deposit product selected, and these GTC.

3.9. Submission of the Request by the Client pursuant to item 3.8. of these GTC and its acceptance by the Bank, confirmed by notification to the mobile phone or email address specified by the Client in the Request, shall have the effect of a validly signed agreement for the use of My Fibank (for newly registered Clients), with Authorized User rights for passive banking and a limited number of active transactions in accordance with the General Terms and Conditions for My Fibank Electronic Banking, respectively of a validly signed My Deposit Agreement under these GTC. The Bank shall draw up a My Deposit Agreement on a durable medium, in a format convenient for archiving, and provide it to the Client via My Fibank. The Depositor may also receive, upon request, a paper copy of the My Deposit Agreement.

3.10. Funds to the Deposit Account may be transferred by the Depositor from accounts in other banks. No cash deposits or internal bank transfers to the Deposit Account shall be allowed. For each incoming transfer, the Depositor shall owe the Bank fees under Section IV, „Transfers in National Currency“ or Section V, „Transfers in Foreign Currency“ of the Tariff.

3.10.1. Upon receipt of a transfer in a currency other than the currency of the Deposit Account, the Bank shall convert the amount received into the Deposit Account currency, applying the exchange rates of Fibank for the day announced on the Bank's website at: www.fibank.bg. In case of conversion of one type of foreign currency into another, in addition to the respective exchange rate, a fee shall also apply according to the Tariff.

3.10.2. For Clients registered with My Fibank under these GTC, the first transfer of funds to the Deposit Account must be ordered, respectively received in Fibank, from the Reference Account specified in the Request. Failure to comply with this requirement is grounds for the Bank to terminate the My Deposit Agreement unilaterally and without notice. In such cases, the funds shall be automatically returned by the Bank to the account from which they were received, the transfer being executed with TOM value date and SHA charges under the Tariff, due from the Client, which the Bank shall deduct from the transfer amount. Upon return of a transfer under such circumstances, the Bank shall refund to the Client the incoming transfer fee charged under item 3.10. above.

Currency risk

3.11. The transfer of funds in a currency other than the currency of the Deposit Account may result in a decrease or increase of the Deposit Account amount. By submitting the Request, the Client declares that he was aware of this in advance, and that the ordering of transfers to/from the Deposit Account in a currency other than the currency of the Account is his personal informed choice.

In the event that the common currency of the European Union – the euro (EUR) becomes the currency of the Republic of Bulgaria, Deposit Accounts in BGN shall be converted to EUR at the official exchange rate of the Bulgarian lev to the euro.

3.12. The deposit amount, which must not be less than the Minimum Balance under the terms of the deposit product selected, should be received by Fibank within 5 calendar days from the date of the Agreement. The Bank shall credit the amount to the Deposit Account no later than the business day on which that amount was received by the Bank.

3.12.1. In case the amount received is less than the Minimum Balance, it shall accrue interest at the rate specified in the Agreement.

3.12.2. The Bank shall not be responsible in case of delay or non-execution of the transfer. In the event that the amount is not received and the Deposit Account has a zero balance for more than 5 calendar days, the Bank may close it on its own motion.

3.13 The Bank may use information from external sources, including lists or other types of databases maintained by supervisors, state institutions, EU bodies or organizations with international status, as well as require additional documents and/or information from the Client for the purpose of verification of the data and documents provided, and/or in compliance with applicable regulatory provisions. Employees of the Bank may contact

the Client on the mobile phone provided in order to specify the data provided, or the deposit terms and parameters requested.

3.14. In the event of failure of the Client to comply with any requirement of these GTC, absence of required data and/or documents, or inconsistencies or inaccuracies therein, the Bank shall reject the Request for My Deposit Agreement, respectively for registration in My Fibank, to which effect it shall notify the Client. The Bank shall not be required to motivate its refusal to register the Client in My Fibank, respectively to conclude the My Deposit Agreement.

3.15. By using the „confirm“, „continue“, „send“ and other navigation buttons as part of the process of submission of My Deposit Request, respectively of registration in My Fibank, the Client expressly confirms the truthfulness and completeness of the information, statements and documents provided, being responsible for any false data and circumstances, untrue or altered documents in accordance with current legislation.

Right of withdrawal from the Agreement

3.16. The Client shall have the right, without owing any compensation or penalty and without giving any reason, to withdraw from the My Deposit Agreement, respectively from the agreement for use of My Fibank services, by sending a written notice (a standard Agreement Withdrawal form of the Bank), to the Bank's communication address, within 14 days from the date of receipt of the notification under item 3.9.

3.16.1. In case the Client exercises his right of withdrawal from the My Deposit Agreement, the Bank shall execute the Client's Order to transfer the deposited amount to the Reference Account, respectively to another account in the Client's name in Fibank. In this case, the Bank shall not owe interest and the Agreement shall be deemed terminated from the date of reimbursing the deposit amount. The fees and commissions for the reimbursement transfer shall be borne by the Client, and deducted from the deposit amount (the principal).

3.16.2. If the Client also exercises his right of withdrawal from the agreement for use of My Fibank services, the Client shall be obliged to pay any amounts owed to the Bank under that agreement as per the Tariff, and his access to My Fibank shall be terminated.

IV. MAINTAINING THE DEPOSIT ACCOUNT

4.1. The amount of the deposit is the credit balance on the Deposit Account for each day of the deposit term, on which the applicable interest is accrued (Deposit Amount/principal)

4.1.1. Additional funds to My Deposit may be deposited within the timeframe specified the relevant deposit Agreement.

4.1.2. In case additional funds are deposited after expiration of the timeframe under item 4.1.1, such funds shall accrue the annual interest applicable in cases of non-compliance with deposit conditions, announced in the Interest Bulletin.

4.2. The Depositor may dispose of the funds in the Deposit Account by means of transfer subject to his access to My Fibank, or by transfer/withdrawal at an office of the Bank. No orders for disposal of the funds in the Deposit Account (transfers/withdrawals) shall be accepted from third parties, different from the Depositor.

4.2.1. For Clients newly registered in My Fibank, ordering a transfer shall be allowed from the Deposit Account to the Reference Account, or to an account kept in their name in Fibank.

4.3. The Bank shall accept and carry out bank account attachments under current legislation.

Interests, fees and commissions

4.4. The Interest Rate stipulated in the Agreement shall be accrued on the credit balance in the Deposit Account for a term starting on and including the date of opening the Deposit Account and ending on and including the day preceding the Maturity Date. The Bank shall apply an interest rate convention of actual number of days per year/365.

4.4.1. The Bank shall pay the accumulated interest to the Deposit Account on the Maturity Date, deducting the interest income tax due.

4.5. All transfers to/from the Deposit Account of the Client at Fibank shall be made subject to fees and commissions as per the Tariff, and transfer costs – SHA (Shared).

Renewal of the deposit with Capitalization of Interest

4.6. In the event that the Agreement provides for Automatic Renewal, the Deposit shall be automatically renewed, each time for a new period equal to the period for which it was originally agreed, with the applicable conditions and the corresponding Interest Rate in accordance with the Agreement under the current Interest Bulletin for the currency of the deposit, only in the following cases:

4.6.1. if, on the Maturity Date, the Depositor does not withdraw or transfer to another account the entire amount available on the Deposit Account; or

4.6.2. if the Depositor withdraws or transfers to another account part of the amount available on the Deposit Account prior to the Maturity Date.

4.7. Upon renewal under item 4.6.1. above, the amount of the renewed deposit shall equal the sum of the principal of the expired deposit, plus the interest paid and the additionally deposited amounts to the Deposit Account (if any), less the tax owed by the Depositor.

4.7.1. In the cases under item 4.6.2, the Depositor shall owe the Bank a penalty amounting to the interest for the period from the opening/last renewal of the deposit to the day of its termination (date of transfer/withdrawal), unless otherwise stipulated in the Agreement. The Bank shall deduct the amount of the interest owed by the Depositor from the amount of the interest owed by the Bank. The amount of the renewed deposit shall equal the undrawn portion of the Deposit Account, plus the additionally deposited amounts to the Deposit Account (if any).

4.8. Upon renewal, the maturity date shall be that on which the relevant period of time from the date of the last renewal of the deposit, specified in months, years, and specified in the Agreement, expires. In cases where the date of the last renewal of the deposit coincides with the last day of a calendar month, the maturity date shall be the last day of the relevant month in which the deposit term expires.

4.8.1. In all cases of renewal, the requirement to provide a Minimum Balance on the Deposit Account within 5 (five) calendar days from the date of renewal remains in effect.

Reporting

4.9. In order to ensure visibility and control of the funds kept in the Bank and provide information to the Depositor on the transactions carried out on the Deposit Account, the Bank shall provide the Depositor once a month, free of charge, an Account Statement in My Fibank.

4.10. At the request of the Depositor the Bank may also issue other documents relating to the transactions carried out on the account, the balances on it, or other information, including historical records, subject to payment of a fee in accordance with the Tariff.

4.11. The Depositor shall be required to check the Agreement, the Account Statement and the other documents issued by the Bank, immediately after their receipt, for completeness and accuracy. In the event of discrepancies found, he shall be obliged to immediately notify the Bank, following the communication arrangements under these GTC.

4.11.1. The Depositor shall notify the Bank if he has not received the Agreement or the reporting information within a period of time normally required for that under the provisions of these GTC.

4.11.2. If the Bank has not received a written objection within 45 days from the date of execution of a transaction (debiting/crediting of the Account), the Depositor shall be deemed to have received and approved the reporting documents. Notification of the Bank after this period is considered undue delay by the Depositor.

Communication

4.12. Communication between the parties for the purposes of these GTC shall be carried out in accordance with Section XIII (Communication) of the General Terms and Conditions of Fibank for electronic banking My Fibank.

4.12.1. The Bank shall provide the following contact telephone number:

0700 12777

V. TERMINATION OF THE AGREEMENT

5.1. The My Deposit Agreement may be terminated:

5.1.1. early (before the maturity date), by the Depositor, by withdrawing the entire Deposit Amount or transferring it to another account of;

5.1.2. on the maturity date, by the Depositor by withdrawing the entire Deposit Amount or transferring it to another account.

5.1.3. unilaterally by the Bank, in the cases provided in these GTC;

5.1.4. unilaterally by the Client, pursuant to the provisions of item 3.16.1. or item 7.3.

5.2. Upon termination of the Agreement, regardless of the reason for that, the Bank shall close the Deposit Account.

5.4. Termination of the My Deposit Agreement and closing of the Deposit Account shall not automatically lead to termination of the registration of the Client in My Fibank. Termination of the registration under the preceding sentence shall be carried out according to Section XV (Term of the Agreement, Termination) of the General Terms and Conditions for My Fibank electronic banking.

VI. COMPLAINTS. DISPUTE RESOLUTION. APPLICABLE LAW.

6.1. Clients shall be entitled to file written complaints in connection with the performance of services under these GTC. Fibank has made it possible for online complaints to be filed in accordance with the Procedure for filing objections (complaints) by clients, published on its website www.fibank.bg. The complaint should include all data and documents attesting to its merits. With a view to an objective examination of the complaint, resolution of the dispute and possible correction of errors, the Bank shall have the right to request the Depositor to provide additional data and documents.

6.1.1. The Bank shall consider the complaint and notify the Customer in writing of its opinion within 15 (fifteen) business days from the date of receipt of the complaint by the Bank, unless it is necessary to extend this period, for which the Customer will be notified in writing.

6.2. In case the Bank does not notify the Client within the statutory time frame, or the Client disagrees with the opinion of the Bank, the Client shall be entitled to refer the dispute to the Conciliation Commission on Payment Disputes to the Commission for Consumer Protection at the following address:

1000 Sofia, 4A Slaveykov Sq., floor 3,

website: www.kzp.bg and <http://abanksb.bg/pkps>

or use the Online Dispute Resolution (ODR) platform at:

<https://webgate.ec.europa.eu>

which can be accessed from the web page of My Fibank.

6.3. For any matters not covered by the Agreement or these GTC the relevant regulations of the current Bulgarian legislation, as well as the acts of the European Union shall apply.

6.4. All disputes between the parties regarding the implementation or interpretation of the Agreement or these GTC shall be resolved by mutual consent of the parties, and in case such cannot be reached, either party may refer the dispute for resolution to the competent Bulgarian court.

VII. CHANGES TO THE GTC

7.1. The Bank shall have the right at any time to unilaterally change these GTC, of which it shall notify the Clients in writing, at least 2 (two) months prior to entry into force of the changes, by making an announcement on the website of My Fibank, in its banking offices and/or with the Account

Statement, by sending an electronic message, by phone, by email, or in another appropriate way as determined by the Bank, including by announcement on the Bank's website at www.fibank.bg, or through another durable medium at the Bank's discretion.

7.2. The Bank shall provide the GTC with the upcoming changes to all users who may receive them in paper form at an office of the Bank upon request, as well as electronically, in an accessible and convenient storage form, by publishing them on its website at www.fibank.bg two months prior to their entry into force.

7.3. In case the Client disagrees with the changes, he/she shall have the right, after having repaid in full his/her obligations to the Bank, to immediately terminate the Agreement (without owing any penalties or compensation in connection with termination due to changes in these GTC) before the date on which the changes are proposed to take effect, without prior notice, by a written request to the Bank, pursuant to Section IV, item 4.12. of these GTC.

7.4. If the Client does not terminate the Agreement by the date of entry of the changes into force, it shall be considered that the Client has accepted them and is bound by them.

7.5. In case of legal amendments affecting these GTC, the affected part of the GTC shall change from the entry into force of the respective legal amendment, unless such amendment concerns dispositive legal norms.

VIII. ADDITIONAL PROVISIONS

8.1. In the event of change in the data submitted upon opening the Deposit Account, the Depositor shall be obliged to immediately notify the Bank in writing and provide it with updated/valid data and documents. Changes shall have effect with regard to the Bank from the moment it was notified in writing of the occurrence of such changes.

8.2. The Bank shall not be responsible for damages and lost profits due to inaccuracies, errors or delays in the transmission of information and/or documents due to force majeure, technical, communication or other reasons beyond the Bank's control, or cases where the Bank has acted in fulfillment of statutory obligations under the legislation in force in the Republic of Bulgaria, or the European Union law.

The Client is aware of, and assumes the risks associated with transmission of data in the Internet environment, and with the possibility of unauthorized access or technical failures in the transmission of data and information over the Internet.

8.3. The Client shall exercise due care and use the Deposit Account in accordance with applicable law, banking requirements, these GTC, and the specific Agreement with the Bank. The Client shall not use the Deposit Account, or allow it to be used by third parties, for the purpose of fraudulent and unlawful transactions; nor compromise the security of the Deposit Account or those of other clients through attempts for unauthorized access; nor perform any actions that would undermine the Bank's reputation and credibility.

8.4. All requests, orders, notifications and other electronic statements made between the Bank and the Client are considered to be validly signed electronic documents within the meaning of the Electronic Document and Electronic Certification Services Act and Regulation (EU) No 910/2014 of the European Parliament and of the Council on Electronic Identification and Trust Services for Electronic Transactions in the Internal Market and shall be binding on the parties until final settlement of the relations between them.

IX. FINAL PROVISIONS

9.1. These GTC shall form an integral part of the General Terms and Conditions of Fibank for electronic banking My Fibank.

9.2. These General Terms and Conditions were prepared pursuant to Art. 298 of the Commerce Act, adopted by the Managing Board of First Investment Bank AD, amended and supplemented by resolution effective 16.04.2020, as the change concerning the registered office of the Bank has been made as of 02.08.2022.

DEPOSITOR INFORMATION TEMPLATE

Basic information about the protection of deposits

| | |
|--|--|
| Deposits in First Investment Bank AD are protected by: | The Bulgarian Deposit Insurance Fund (BDIF) |
| Limit of protection: | * BGN 196 000 per depositor per bank |
| If you have more deposits at the same bank: | All your deposits at the same bank are 'aggregated' and the total is subject to the limit of BGN 196 000. ¹ |
| If you have a joint account with other person(s): | The limit of BGN 196 000 applies to each depositor separately. ² |
| Reimbursement period of guaranteed amounts in case of failure of the bank: | 7 working days ³ |
| Currency of reimbursement of guaranteed amounts: | The currency of reimbursement of guaranteed deposit amounts is the Bulgarian lev. |
| Contact: | The Bulgarian Deposit Insurance Fund (BDIF) Address: 1606 Sofia; 27 Vladayska Str.; Phone: 02 953 1217; Fax: 02 952 1100; E-mail: contact@dif.bg ; URL: http://dif.bg |
| For more information: | www.dif.bg |

¹ If a deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by the BDIF. This repayment covers at maximum BGN 196 000 per bank. This means that all deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with BGN 180 000 and a current account with BGN 40 000, he or she will only be repaid BGN 196 000

² In case of joint accounts, the limit of BGN 196 000 applies to each depositor separately. More information can be obtained from the website of BDIF: www.dif.bg

³ Reimbursement of guaranteed amounts

The responsible Deposit Guarantee Scheme is: **The Bulgarian Deposit Insurance Fund (BDIF)**

* A currency board regime has been in place in the Republic of Bulgaria since 1997 and according to the Law on the Bulgarian National Bank, the exchange rate of the Bulgarian lev to the euro is fixed: EUR 1 = BGN 1.95583.