

ACCESSIBILITY STATEMENT

First Investment Bank AD undertakes to provide access to its websites in accordance with the Law on the accessibility requirements for products and services (Promulgated SG, issue 31 of 11.04.2025, in force since 28.06.2025), which transposes Directive (EU) 2019/882 on the accessibility requirements for products and services (European Accessibility Act), as well as Art. 58c of the Electronic Government Act (Promulgated SG, issue 46 of 12.06.2007; last amended SG issue 17 of 13.02.2026) and Art. 39 and 39a of the Ordinance on the general requirements for information systems, registers and electronic administrative services (Promulgated SG, issue 5 of 17.01.2017; last amended and supplemented SG issue 80 of 20.09.2024).

This accessibility statement refers to the official website available at: <https://www.fibank.bg>

Accessibility requirements standard to be complied with: [EN 301 549 V3.2.1 \(2021-03\)](#) / WCAG 2.1

COMPLIANCE STATUS

This website partially complies with the requirements of the standard due to the inconsistencies and exceptions listed below.

Date of initial statement:	07.10.2021
Date of last update (review) of the statement:	22.04.2026
Method used to prepare the statement:	<ul style="list-style-type: none"> - Self-assessment; - Independent accessibility audit performed by Valantic SME AD.

NON-ACCESSIBLE CONTENT

The requirements of the standard that have not yet been covered or are partially covered are described in *Table 1* below.

Table 1

Requirement of EN 301 549 V3.2.1 (2021-03) WCAG 2.1	Description
9.1.4.3 Contrast (minimum)	Partially provided, except for alternative or explanatory texts

9.1.4.11 Non-text contrast	Partially provided, except for some banners
9.2.4.4 Link purpose (in context) (Level A)	Partially
9.2.4.6 Headings and labels (Level AA)	Partially
9.3.1.2 Language of parts (Level AA)	Partially
9.4.1.2 Name, role, value (Level A)	Partially

FEEDBACK AND CONTACT INFORMATION

To provide feedback or suggestions on the accessibility of this website, you can use the [inquiry form](#), email: call@fibank.bg, or phone *2265 (short number for access from landlines or mobile phones) or **0800 11 011** on business days from 8:45 a.m. to 5:45 p.m.

ENFORCEMENT PROCEDURE

Pursuant to Art. 58d of the Electronic Government Act and in accordance with its internal procedures, First Investment Bank AD shall respond to feedback within 30 days. Response shall be provided according to the communication channel selected.

In the event that the Bank does not respond to feedback within the specified period or does not take measures to eliminate the accessibility violation indicated therein, the matter may be referred to the competent supervisory authority as follows:

- 1.) Regarding the provision of consumer banking services in connection with payment services under Art. 4 of the Law on Payment Services and Payment Systems (LPSPS), services linked to a payment account pursuant to § 1, item 60 of the supplementary provisions of the LPSPS, and electronic money pursuant to Art. 34 of the LPSPS – to the Bulgarian National Bank (BNB):
 - by e-mail to: BNB-Delovodstvo@bnbank.org;
 - in hard copy at the BNB's address: 1 Knyaz Alexander I Sq., 1000 Sofia.
- 2.) Regarding the provision of consumer banking services in connection with credit agreements within the scope of the Law on Consumer Credit or the Law on Real Estate Loans for Consumers – to the Commission for Consumer Protection (CCP):
 - via the CCP's online form for submitting complaints/reports at: <https://kzp.bg/>;
 - in hard copy at a CCP office. The full list of offices in the country is available at: <https://kzp.bg/en/contacts>.

- 3.) Regarding the provision of consumer banking services in connection with services pursuant to Art. 6, para. 2, items 1, 2, 4 and 5, and para. 3, items 1, 2, 4 and 5 of the Markets in Financial Instruments Act – to the Financial Supervision Commission (FSC) or the FSC deputy chair in charge of the Investment Supervision Division:
- by e-mail to: delovodstvo@fsc.bg or via the FSC's online form for submitting complaints/reports/inquiries at: <https://eis.fsc.bg/>;
 - in hard copy at the FSC's registry or by mail to the FSC's address: 16 Budapeshta str., 1000 Sofia.

First Investment Bank AD is committed to ensuring a high degree of accessibility, eliminating any identified issues of non-compliance with the accessibility requirements for its website, and ensuring a consistently high level of accessibility for the information published.

OPTIONAL CONTENT

Accessibility is an ongoing process. Despite our best efforts to ensure the accessibility of our website, we are aware of certain limitations, which we are working to fix.

We are committed to improving button naming and labeling practices to ensure all interactive elements are properly identified for assistive technology users.

We recognize color contrast challenges on certain pages and are working to enhance contrast ratios.

We are committed to increasing touch target sizes and ensuring all interactive elements meet minimum sizing requirements for better usability on mobile devices.

We are working to strengthen page structure by improving heading hierarchies and landmark regions to support users relying on keyboard navigation and screen readers.