Dear Customers,

In connection with the introduction of the euro as the official currency of the Republic of Bulgaria from 01.01.2026, and in order to implement planned technical and operational changes in our systems, please be advised that:

from 22:00 on December 31, 2025 to 1:00 on January 1, 2026

some banking services will be **temporarily limited or unavailable:**

- Electronic and mobile banking;
- Account payments and transfers;
- Card payments;
- ATM and POS services;
- Processing and execution of orders.

All account balances in BGN will be automatically and free of charge converted into EUR, at the fixed exchange rate of EUR 1 = BGN 1.95583.

After 01:00 on 01.01.2026, all services and system functionalities will be gradually restored.

Schedule
for accepting orders and providing services in the last days of 2025:

- **Until 14:00 on 30.12.2025**

Interbank **transfers in BGN and foreign currency** will be accepted for execution both at the Bank's offices and through My Fibank electronic and mobile banking.

No credit transfer orders scheduled for execution after 30.12.2025, or orders with insufficient funds in the Ordering customer's account will be accepted.

- **Until 17:00 on 29.12.2025**

Payments of local taxes and fees can be made through My Fibank electronic and mobile banking.

- **Until 14:00 on 30.12.2025**

The Parking Zones service can be used in My Fibank mobile banking.

- **At 22:00 on 30.12.2025**

Opening of accounts, deposits, cards, banking packages and registration of new customers will be suspended.

Payments between budget spending units – according to the instructions of the BNB and the Ministry of Finance:

- **At 15:00 on 23.12.2025** SEBRA payments will be suspended.
- **After 29.12.2025** the Bank will not accept and execute transfers between BGN accounts of budget spending units, with the exception of:
  - Transfers from 7311 accounts of municipalities;
  - Transfers from accounts of budget spending units with carry-forward balances;
  - Accounts for which express permission for order execution has been given by the Ministry of Finance.

Trading in financial instruments

- **22.12.2025** – on the Bulgarian Stock Exchange will be possible until the end of the trading session.
- **23.12.2025** – on international markets will be possible until the end of the trading session.

On **05.01.2026**, transactions and operations with financial instruments will be resumed.

For more information, see section "Investment Services".

Our recommendations:

- Make your urgent payments in advance;
- Ensure you have the necessary funds on time;
- Have some cash on hand to cover your expenses on New Year's Eve.

Fibank will publish up-to-date information on its website www.fibank.bg.

We apologize for any inconvenience and thank you for your understanding. The transition to the euro will allow us to provide you with new and competitive services in the future.

The Fibank Team