



## **Notification**

on changes to the General Terms and Conditions of Fibank  
in connection with the introduction of the euro in the Republic of Bulgaria,  
effective from 01.01.2026

**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 compliance with regulatory requirements, we inform you of the below changes to the General Terms and Conditions of Fibank.

**The changes will become effective from 01.01.2026.** All relevant information, as well as the full versions of updated documents, are available on Fibank's website at: [www.fibank.bg](http://www.fibank.bg), section "Upcoming Changes to the Tariff and General Terms and Conditions" and section "The euro", as well as in every office of the Bank.

### **Main points:**

- ◆ The conversion to euro will be carried out applying the official exchange rate of BGN 1.95583 to EUR 1, and the rounding rules according to the Law on the Introduction of the Euro in the Republic of Bulgaria (LIERB);
- ◆ The process of switching to the euro and the conversion will be carried out automatically by Fibank, without requiring any action on your part;
- ◆ Existing agreements will remain in force.

Listed below are the changes to the General Terms and Conditions, effective from 01.01.2026.

Sincerely,

**The Fibank Team**

**I. CHANGES TO THE GENERAL TERMS AND CONDITIONS effective from 01.01.2026**

**1. General Terms and Conditions of First Investment Bank AD for credits to individuals**

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to “national and foreign currency” have been updated;
- Texts that are no longer relevant have been changed in view of the adoption of the euro in Bulgaria as the official currency – item 4.2.
- Clarifications have been made to bring texts into line with regulatory and factual changes that have occurred, such as the discontinuation of the online dispute resolution platform as a result of the repeal of Regulation (EU) 524/2013 by Regulation (EU) 2024/3228.

**2. General Terms and Conditions of First Investment Bank AD for loans to individuals secured by mortgage**

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to “national and foreign currency” have been updated;
- Texts that are no longer relevant have been changed in view of the adoption of the euro in Bulgaria as the official currency – item 4.2.
- Additional editorial clarifications have been made to reflect factual changes that have occurred.

**3. General Terms and Conditions of First Investment Bank AD for providing to individuals of a bank credit-overdraft on a current (card) account**

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to “national and foreign currency” have been updated;
- Texts that are no longer relevant have been changed in view of the adoption of the euro in Bulgaria as the official currency – item 4.2., item 16.1.; clarifications have been made in connection with applied market indices – item 1.1., letter “r”.
- Clarifications have been made to bring texts into line with regulatory and factual changes that have occurred, such as the discontinuation of the online dispute resolution platform as a result of the repeal of Regulation (EU) 524/2013 by Regulation (EU) 2024/3228.
- The correspondence and communication section has been updated and supplemented.

**4. General Terms and Conditions of the Microlending Program of First Investment Bank AD (applicable to bank credit agreements and bank overdraft agreements)**

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to “national and foreign currency” have been updated;
- Texts that are no longer relevant have been changed in view of the adoption of the euro in Bulgaria as the official currency;

- Clarifications have been made to bring texts into line with regulatory and factual changes, including as regards applied market indices.

5. **General Terms and Conditions of First Investment Bank AD for factoring transactions**

- Texts have been changed or deleted that are no longer relevant in view of the adoption of the euro in Bulgaria as the official currency – item 6.10.; item 12.7.
- Additional editorial clarifications have been made to reflect factual changes that have occurred.

6. **General Terms and Conditions of First Investment Bank AD for issuance and use of international business credit cards MasterCard и VISA without a minimum monthly payment, with a guarantee deposit, with a minimum balance**

and

7. **General Terms and Conditions of First Investment Bank AD for issuance and use of international business credit cards with grace period MasterCard и VISA**

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to “national and foreign currency” have been updated;
- Texts that are no longer relevant have been changed in view of the adoption of the euro in Bulgaria as the official currency;
- Clarifications have been made to bring texts into line with regulatory and factual changes, such as the display of bank card features;
- The correspondence and communication section has been updated and supplemented;
- In the General Terms and Conditions for business credit cards with grace period, the minimum repayment amount is stated in EUR.

8. **General Terms and Conditions of First Investment Bank AD for servicing payments at a POS electronic terminal device**

and

9. **General Terms and Conditions of First Investment Bank AD for servicing bank card payments over the Internet at a virtual POS terminal**

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to “national and foreign currency” have been updated;
- Texts that are no longer relevant have been changed in view of the adoption of the euro in Bulgaria as the official currency;
- Clarifications have been made to bring texts into line with regulatory and factual changes;

- The items on communication have been updated and supplemented.

10. **General Terms and Conditions of First Investment Bank AD for performing mass transfers**

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to “national and foreign currency” have been updated;
- Clarifications have been made to bring the General Terms and Conditions into line with regulatory and factual changes, including with regard to the technical medium for submitting orders, as well as to the execution of ordered credit transfers;
- The correspondence and communication section has been updated.

11. **General Terms and Conditions of First Investment Bank AD for use of the electronic shop for purchase of precious metals and products made of, or with them**

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR);
- Corrections have been made to bring the General Terms and Conditions into line with regulatory and factual changes, including: updating texts on protection of personal data; updating address details; discontinuation of the online dispute resolution platform as a result of the repeal of Regulation (EU) 524/2013 by Regulation (EU) 2024/3228.

12. **General Terms and Conditions for renting a safe deposit box in a public vault of First Investment Bank AD**

- Editorial corrections have been made to reflect factual and regulatory changes, including changes in the names of regulations.