Notification

on changes to the General Terms and Conditions and the Tariff 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 changes to the General Terms and Conditions of Fibank specified below, as well as to the Tariff of fees and commissions (the Tariff).

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, section "Upcoming Changes in Tariff and General Terms and Conditions" and section "The Euro", as well as in every office of the Bank.

Main points:

- Fees and commissions in the Tariff will be converted into euros, otherwise remaining unchanged;
- On January 1, 2026, all funds in BGN accounts kept in the Bank will be converted into EUR automatically and free of charge, at the official exchange rate of BGN 1.95583 to EUR 1;
- The IBANs of your accounts will remain unchanged;
- The process of switching to the euro will be automatic;
- Existing agreements will remain in force.

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

This notification is made in line with the principles of information and transparency, as well as in implementation of Art. 62, para. 1 of the Law on Payment Services and Payment Systems (LPSPS).

In case you are a consumer and do not accept the changes, you may terminate the respective payment service agreement up to 31.12.2025, without prior notice and without owing any compensation or penalty, by submitting a written request to the Bank. Failing that, it shall be deemed that you have accepted the changes.

Sincerely,

The Fibank Team

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

1. General Terms and Conditions for opening and maintenance of bank accounts and provision of payment services /GTCPS/:

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to „national and foreign currency" have been updated – items 1.1.1., 1.1.3, 3.1.1.1., 4.12., 8.2.1., 8.9., 11.1., letter „a", 11.1.1., letter „b", 14.6., 16.2., 17.13., 17.13.1.;

- The texts governing payments, respectively execution of credit transfers, including instant transfers, after the introduction of the euro, have been updated – item 2.1.2., item 8.2.1., item 11.1., letter „a", item 11.1.1., letter „b", item 11.1.2., item 11.6.

- The subsection "Cash Transactions" (items 5.30-5.33) has been moved to a new section X – "Money remittance", reflecting changes in connection with the adoption of the euro and covering the execution of periodic utility payments;

- The previous section X, regulating direct debit, as well as all texts concerning direct debit, are repealed due to the discontinuation of this service after 01.01.2026 – items 6.6., 7.5., 8.2.

- Clarifications have been made to bring the texts into line with regulatory and factual changes such as: amendments to the LPSPS regarding Basic payment accounts /BPA/ - item 4.12.2.1., item 26.4., subpoint 5); changes related to the display of features on bank cards – item 16.12 and item 17.1.; clarifications in items 3.1.3., 26.10.; deletion of item 5.28.

1.1. **Depositor Information Template** – appendix to the GTCPS:

- In accordance with legal amendments, the guaranteed amount of deposits is changed from BGN 196,000 to EUR 100,000;

- Currency references are changed from lev (BGN) to euro (EUR).

1.2. **Debit Card Limit Levels** – appendix to the GTCPS:

- Changes reflect the new EUR limits for payment transactions with debit cards issued by Fibank, in connection with the introduction of the euro as the official currency.

1.3. **Glossary of the GTCPS terms** – updates have been made in connection with the replacement of the BGN with EUR, discontinuation of the direct debit service, deletion of the definitions for eligible liabilities and reference interest rate as no longer applicable, clarifications regarding instant credit transfers and changes in the display of features on bank cards.

1.4. **Deposit Terms and Conditions** – appendix to the GTCPS:

- Currency references to the lev (BGN) have been removed.

2. **General Terms and Conditions for My Fibank electronic banking:**

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to „national and foreign currency“ have been updated – item 1.1., letter „x“, 2.2.2., 6.8., 6.37.2., 12.2.;

- The texts governing transfers, including instant credit transfers in EUR, have been updated – item 1.1., letter „l“, 2.2.2., 6.10.11., 6.15.1., 6.19.;

- Updates have been made regarding utility payments through My Fibank electronic banking – item 1.1., letter "h", new item 6.13.2.;

- Additional changes have been made to bring the texts into line with regulatory and factual changes such as: designations related to payment cards (item 1.1., letter "f", item 2.2.2., letter “e”), additional clarifications in item 4.5.2., item 4.12.1., item 6.16.; deletion of item 18.3.

3. **General Terms and Conditions of First Investment Bank AD for issuance and use of revolving international credit cards Mastercard and Visa:**

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to “local and foreign currency“ have been updated – item 1.1., letter „a“, „ae“, 6.13., 6.13.1.;

- In item 1.1., letter "p" the minimum repayment amount is indicated in euros;

- In item 1.1., letter "z" market indices that are not applicable have been omitted;

- In item 8.1.3. the text has been updated in line with the adoption of the euro as the official currency;

- Additional changes have been made to bring the texts into line with regulatory and factual changes such as: changes related to the display of features on bank cards (items 4.10., 5.1., 6.3.); additional clarifications in item 1.1., letter "j".

3.1. **Credit Card Limit Levels** – appendix to the General Terms and Conditions for revolving credit cards, credit cards with minimum balance, and business credit cards. Changes reflect the new EUR limits for payment transactions with credit cards issued by Fibank, in connection with the introduction of the euro as the official currency.

4. **General Terms and Conditions of First Investment Bank AD for issuance and use of revolving international credit cards Mastercard and Visa with minimum balance or guarantee deposit:**

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to “national and foreign currency” have been updated;

- Additional changes have been made to bring the texts into line with regulatory and factual changes such as: updates related to the display of features on bank cards and the rules for making changes to the General Terms and Conditions.

5. **General Terms and Conditions for opening and maintenance of a “Gold Account”:**

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to „national and foreign currency“ have been updated – items 1.2., 3.2.1.;

6. General Terms and Conditions for the Private Banking Services of First Investment Bank AD:

- All references to the Bulgarian lev (BGN) have been changed to euro (EUR), and references to „national and foreign currency“ have been updated – item 3, item 24;
- Additional changes have been made to bring the texts into line with regulatory and factual changes: clarifications have been made in items 19.1, 29.1, 34, 36.3., letter “b”, 36.5, letter “b”, 38, 51.3, 55.1 and 60.

II. CHANGES TO THE TARIFF effective from 01.01.2026

1. The expressions "Bulgarian lev", "Bulgarian levs", "lev", "levs", "local currency", "Bulgarian banknotes", "lev equivalent", "lev transactions" are deleted and replaced respectively with "euro", "euro banknotes", "euro equivalent" and "transactions in euro" in: General Provisions, Chapter I – Individuals (Sections I, II and IV), Chapter II – Business clients (Sections I, II, IV, IX, XV), in Appendices: Packages and programs for individuals, Basic payment accounts (note 1), Packages for Business Clients and in the Interest Rates Bulletin;
2. The expressions “in local and foreign currency”, “in local currency”, “in foreign currency” in Chapter I – Individuals (Section I, art.1, item 1 and item 1.1., art. 2, item 1 and item 2, art. 3, item 1, Section II, note 12, Section IV, letter A and letter B, the title of Section V.), in Chapter II – Business clients (Section I, art.1, item 1., art. 2, item 1.3., Section IV, letter A. and letter B., the title of Section V), in §9 of the Additional Provisions and in the title of the Interest Rates Bulletin are deleted;
3. In order to facilitate and raise awareness among customers regarding depositing BGN into EUR accounts and exchanging BGN into EUR in cash over the period 01.01.2026 - 30.06.2026, information has been added to Section II. Cash transactions of Chapter I – Individuals and Chapter II – Business clients;
4. The limits in Section II, Section IV, Section VI, Section VII, and Section VIII of Chapter I – Individuals, respectively Section II, Section IV, Section VII, and Section XI of Chapter II – Business clients, including the appendices Packages and programs for individuals, Packages for Business Clients, as well as in the notes, have been specified in EUR;
5. All fees and commissions related to transfers in BGN are deleted, while fees and commissions for payment services offered remain unchanged. The structure of Section IV. Transfers of Chapter I – Individuals and of Chapter II – Business clients becomes as follows: Art.1 Intrabank transfers; Art.2 National credit transfers in EUR; Art.3 Cross-border credit transfers in EUR within the EEA; Art.4 Transfers outside the EEA regardless of the currency, or within the EEA (including Bulgaria) in currencies other than EUR, and Art. 5 Other services related to transfers. The information regarding cut-off times for execution of payment orders has been updated;
6. For the service Deposits with bank cards at deposit-enabled ATMs, a clarification “in EUR” has been made in Chapter One and Chapter Two, Section VII., respectively in Section X. Bank cards;
7. In Sections IX. and XII. Remote banking of Chapter One and Chapter Two respectively, further options for confirming My Fibank electronic banking registrations, which are free of charge, have been added for the convenience of customers;
8. In the appendices Packages and programs for individuals and Packages for Business Clients, the changes have been reflected in the names of included products and services, as well as the references to the respective sections of the Tariff;
9. In appendix Basic payment accounts, the BGN 1000 cash withdrawal limit specified in item 5.1. becomes EUR 511, and Direct debit payment is deleted;
10. Fees and commissions for discontinued products and services have been deleted in Chapter I – Individuals, Section I, art.1, item 3.2.; Section I. art. 2, item 5.1.; Section II., note 13; Section VII, art.3, item 4.2.; Chapter II – Business clients, Section VI., letter A. and in the appendix Personal Banking package, item 1;
11. In the Interest Rates Bulletin:

- Section One: all interest rates for BGN accounts are deleted;
- Section Two: the wording in “Reference Interest Rates” is changed for greater clarity, while “LIBOR” and “BIR” indices are deleted;

12. In the Final Provisions of the Tariff, the date of entry into force is indicated: 01.01.2026.