

In „**Deposit terms and conditions**“ – appendix to the „General terms and conditions for opening and maintenance of bank accounts and provision of payment services“:

Name	"Express" deposit (the conditions also apply to "Yes Deposit" contracts concluded until 02.08.2024)
Account Holder	Legally capable natural person
Deposit type	Term deposit with automatic renewal and interest capitalization.
Interest rate	According to the Interest Rate Bulletin.
Term	12, 24 and 36 months.
Currency	EUR, USD.
Minimum balance to maintain	2 500 EUR/ 2 500 USD Shall be provided not later than 7 calendar days from the day of opening the deposit account or from the automatic renewal of the deposit.
Maximum amount of the deposit	No limit.
Specific features when opening the deposit	Deposit funds are provided by transfer from an account in another bank or by cash deposit at Fibank's office.
Depositing additional amounts	Not later than the first 7 calendar days, from the opening of the deposit account, respectively from the renewal of the deposit.
Accrual of interest	Interest is accrued daily on the deposit account balance.
Payment of interest	On the maturity date, the interest is paid to the deposit account, as the due interest income tax, according to the current legislation, is deducted.
Disposal of funds	Disposing of funds before the maturity date leads to early termination of the deposit.
Early termination	The Account Holder has the right to early termination at any time of the term of the deposit, without notice, in which case the Bank does not owe the Account Holder payment of the interest on the deposit account balance, from the date of opening the Deposit Account to the date on which disposal was made. In case of partial disposal of the funds before maturity, the deposit is automatically renewed.
Automatic renewal	In case of automatic renewal of the deposit according to the contract for a new period of 12, 24 or 36 months , the condition of minimum balance to maintain and period for depositing - 7 calendar days are preserved, and the amount of the deposit is compounded with the applicable interest rate for this product at the date of renewal, according to the current Interest Rate Bulletin.
Interest rate in case of non fulfillment of the terms of the deposit	According to the Interest Rate Bulletin.
Other terms	The deposit is opened through the electronic banking, incl. the "My Fibank" mobile application, as well as at Fibank's office. For Individuals not registered in the electronic banking "My Fibank", the opening of the deposit is carried out after registration

	through the "My Fibank" mobile application with confirmation by a third party qualified trust service provider according to the General Terms and Conditions for "My Fibank" electronic banking.
Fees and commissions	According to the GTCPS and the Tariff.
<i>The present deposit is offered as of 27/06/2024, change in the name, effective from 02/08/2024, change related to the introduction of the euro as the official currency of the Republic of Bulgaria, effective as of 01/01/2026, introducing a new term (12 months), opportunity for opening at Fibank's office and cash deposit, effective from 08.09.2026.</i>	