Fibank
First Investment Bank

Notification

on changes to General Terms and Conditions

Dear Customers,

We hereby inform you of:

A) Changes to the transaction limits for debit and credit cards for individuals and business clients;

B) Changes to the General Terms and Conditions related to the “Click to Pay” feature for users of the “My Fibank” mobile application,

effective 29.09.2026.

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 “Cards”,* as well as in every office of the Bank.

Sincerely,

The Fibank Team

I. In Debit Card Limits, an appendix to the General Terms and Conditions for opening and maintenance of bank accounts and provision of payment services, the changes are as follows:

1. The current levels (A, A1, AA, E, E1, G, H, Z, ZZ)[1] are becoming the "Welcome" level:

	Current limits in EUR		New „Welcome“ limit in EUR	
Level	**POS/Internet**	**ATM**	**POS/Internet**	**ATM**
A	1 500	200	2 500	500
A1	1 500	200		
AA	1 500	200		
E	750	100		
E1	750	100		
G	1 500	200		
H	1 500	300		
Z	1 500	500		
ZZ	1 500	500		

2. The current levels (F, F1, I, K, X, Y)[1] are becoming the „Comfort” level:

	Current limits in EUR		New “Comfort” limit in EUR	
Level	**POS/Internet**	**ATM**	**POS/Internet**	**ATM**
F	4 500	500	7 500	1 500
F1	4 500	500		
I	4 500	200		
K	4 500	0		
X	5 000	1 000		
Y	4 500	500		

3. The current levels (B, C, J and D)[1] are becoming the “Lite” level:

	Current limits in EUR		New „Lite“ limit in EUR	
Level	**POS/Internet**	**ATM**	**POS/Internet**	**ATM**
B	0	10		
C	80	10	50	50
J	50	50		
D	300	40		

4. The current N[2] level is becoming the “Lite BG” level:

	Current limit in EUR		New “Lite BG” limit in EUR	
Level	**POS/Internet**	**ATM**	**POS/Internet**	**ATM**
N	50	50	50	50

[1] *The maximum limits for a single transaction within 24 hours in Bulgaria are indicated.*
[2] *The limit is applicable for Payment Account with Basic Features – POS payments and cash withdrawals on the territory of the Republic of Bulgaria.*

5. Debit card limits under the "MyFirst Bank for Children and Teens" program:[3]

5.1. The current KIDS1 level is becoming the "Mini" level:

	Current limit in EUR		**New "Mini" limit in EUR**	
Level	**POS**	**ATM**	**POS**	**ATM**
KIDS1	5	10	10	10

5.2. The current KIDS2 level is becoming the "Rockstar" level:

	Current limit in EUR		**New "Rockstar" limit in EUR**	
Level	**POS**	**ATM**	**POS**	**ATM**
KIDS2	20	10	50	50

5.3. The current KIDS3 level is becoming the "Champion" level:

	Current limit in EUR		**New limit "Champion" in EUR**	
Level	**POS**	**ATM**	**POS**	**ATM**
KIDS3	50	50	100	50

5.4. The current J level is becoming the "Innovator" level:

	Current limit in EUR		**New limit "Innovator" in EUR**	
Level	**POS/Internet**	**ATM**	**POS/Internet**	**ATM**
J	50	50	100	50

5.5. The current D level is becoming the "Challenger" level:

	Current limit in EUR		**New limit "Challenger" in EUR**	
Level	**POS/Internet**	**ATM**	**POS/Internet**	**ATM**
D	300	40	400	50

If you are a consumer and do not accept the changes, you have the right, after settling your obligations to First Investment Bank AD (if any), to terminate the respective payment service agreement up to 29.09.2026, 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.

[3] *The maximum limits for a single transaction within 24 hours in Bulgaria are indicated.*

II. In **Credit Card Limits,** an appendix to the general terms and conditions for the respective type of credit cards for individuals or business clients, the changes are as follows:

1. The current levels (A, A1, D, D1, E, F)[4] are becoming the "Welcome" level:

	Current limits in EUR		New "Welcome" limit in EUR	
Level	**POS**	**ATM**	**POS**	**ATM**
A	2 000	1 000	3 500	2 500
A1	2 000	1 000		
D	500	500		
D1	500	500		
E	1 500	1 500		
F	2 500	2 500		

2. The current levels (B, G, G1, O)[4] are becoming the "Comfort" level:

	Current limits in EUR		New "Comfort" limit in EUR	
Level	**POS**	**ATM**	**POS**	**ATM**
B	4 000	2 000	10 000	5 000
G	5 000	5 000		
G1	5 000	5 000		
O	5 000	5 000		

3. The current levels (C, H, I, J)[4] are becoming the "Freedom" level:

	Current limits in EUR		New "Freedom" limit in EUR	
Level	**POS**	**ATM**	**POS**	**ATM**
C	10 000	3 000	25 000	10 000
H	10 000	10 000		
I	15 000	10 000		
J	25 000	10 000		

If you are a consumer and do not accept the changes, you have the right, after settling your obligations to First Investment Bank AD (if any), to terminate the respective payment service agreement up to 29.09.2026, 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.

[4] *The maximum limits for a single transaction within 24 hours in Bulgaria are indicated.*

III. In the following General Terms and Conditions regarding the “Click to Pay” feature for users of the “My Fibank” mobile app:

1. General Terms and Conditions of First Investment Bank AD for My Fibank electronic banking;
2. General Terms and Conditions for opening and maintenance of bank accounts and provision of payment services;
3. General Terms and Conditions of First Investment Bank AD for issuance and use of revolving international credit cards Mastercard and VISA;
4. General Terms and Conditions of First Investment Bank AD for issuance and use of international credit cards Mastercard and Visa with minimum balance or guarantee deposit.
5. General Terms and Conditions for issuance and use of Mastercard and Visa international business credit cards without a minimum monthly payment, with a guarantee deposit, with a minimum balance;
6. General Terms and Conditions of First Investment Bank AD for issuance and use of international business credit cards with grace period Mastercard and Visa.

The Bank is facilitating the use of the “Click to Pay” feature; effective 29.09.2026, all Visa cards issued, reissued, or renewed by Fibank will have this feature activated for adult customers who are users of the “My Fibank” mobile application with active banking rights. This feature allows for online payments to merchants participating in “Click to Pay” without manual entering of card details. The feature is managed through the “Click to Pay” menu in the “My Fibank” mobile application.

If you do not wish to have this feature activated, you may opt out by using the “Opt Out of Automatic Activation” button in the “Click to Pay” / “Service Details” section of the “My Fibank” mobile application through 28.09.2026, inclusive.

Sincerely,

The Fibank Team