

Section I. BANK ACCOUNTS

Art. 2 Maintenance of bank accounts	Reports (statements)	
	on paper	through MyFibank
1. Current accounts, opened at Fibank's office		
1.1. in local currency	BGN 25 monthly	BGN 19 monthly
1.2. in foreign currency	BGN 30 monthly	BGN 25 monthly
1.3. Current accounts in local and foreign currency, opened through MyFibank	-	BGN 19 monthly
2. Cumulative, liquidation and special accounts	BGN 25 monthly	BGN 19 monthly
2.1. cumulative accounts for incorporation of companies	free of charge	not supported
3. Term deposits and donation accounts	free of charge	free of charge
3.1. Free deposit, opened at an office of the Bank	BGN 25 monthly	BGN 19 monthly
3.2. Free deposit, opened through MyFibank	-	BGN 19 monthly
Art. 8 Bank packages	Monthly	
...		
5. Fibank Ultra Business		BGN 108.00

Section II. CASH TRANSACTIONS

Art. 1 Cash transactions	in local currency	in foreign currency
1. Cash deposit	0.90%, min. BGN 10	0.90%, min. EUR 5
2. Cash withdrawal		
2.1. up to BGN 200,000/ EUR 100,000 with prior notice	0.90%, min. BGN 10	0.95%, min. EUR 6
2.2. for the amount above BGN 5,000/ EUR 2,500 up to BGN 200,000/ EUR 100,000 without prior notice	0.95%, min. BGN 10	1%, min. EUR 6
2.3. above BGN 200,000/ EUR 100,000 with prior notice	by arrangement, min. 0.95%	by arrangement, min. 0.95%
2.4. from term deposits		
2.4.1. at maturity	free of charge	free of charge
2.4.2. before maturity	according to Art. 1, Items 2.1., 2.2. and 2.3.	according to Art. 1, Items 2.1., 2.2. and 2.3.
2.5. Withdrawal of amounts based on prior declared denomination structure (if possible for the Bank)		0.5% of the amount, min. EUR 5

Section IV. TRANSFERS

A. IN LOCAL CURRENCY		
Art. 1 Internal Transfers	at office	through MyFibank
1. For transfer from account in BGN	BGN 7.50	BGN 0.70
1.1. For transfer from account in EUR	BGN 7.50	BGN 1.20
1.2. For transfer from account in foreign currency, different from EUR	BGN 7.50	BGN 3.00

2. From and to accounts of one and the same client of Fibank	BGN 7.50	free of charge
Art. 2 Interbank Transfers		
1. When the orderer holds an account with Fibank through:		
1.1. BISERA	BGN 8.00	BGN 1.70
1.2. BISERA – Instant Payments blink up to BGN 30 000 (at accessibility of the Beneficiary's Payment Service Provider)	BGN 8.00	BGN 1.70
1.3. RINGS	BGN 48.00	BGN 14.00
...		
Art. 6 Standing orders		
...		
4. Interbank transfer (outgoing)	BGN 1.70	BGN 1.70
B. IN FOREIGN CURRENCY		
Art. 1 Internal transfers	at office	through MyFibank
1. For transfer from account in foreign currency different from EUR	BGN 7.50	BGN 3.00
1.1. for transfer from account in EUR	BGN 7.50	BGN 1.20
1.2. for transfer from account in BGN	BGN 7.50	BGN 0.70
2. From and to accounts of one and the same client of Fibank	BGN 7.50	free of charge
Art. 3 Credit Transfers		
...		
2. Outgoing transfers		
2.1. in EUR within EEA	BGN 8.00	BGN 1.70
2.2. SEPA Instant Payments blink up to 15 000 EUR (at accessibility of the Beneficiary's Payment Service Provider)	BGN 8.00	BGN 1.70
2.3. express transfers in EUR within EEA at the client's request	BGN 48.00	BGN 14.00
...		

Section VI. LETTERS OF CREDIT

A. LETTERS OF CREDIT IN LOCAL CURRENCY		
Art. 1 Letters of credit opened by Fibank		
1. Opening, handling and payment		
1.1. with cash collateral	0.35% , min. BGN 100 per quarter or part thereof	
...		
6. Cancellation of order		BGN 100
7. Drafting a letter of credit		BGN 100
...		
B. DOCUMENTARY LETTERS OF CREDIT IN FOREIGN CURRENCY		
...		
Art. 2 Documentary letters of credit opened by Fibank		
...		

2. Opening, handling and payment	
2.1. with cash collateral	0.35% , min. EUR 70 per quarter or part thereof
...	
9. Cancellation of order	EUR 50
10. Drafting a letter of credit	EUR 50

Note (**new**): The fees under Letter A, Art. 1, Item 6 and Item 7 and under Letter B, Art. 2, Item 9 and Item 10 are due only if the letter of credit is not issued.

Section VII. DOCUMENTARY / CLEAN COLLECTIONS

Art. 1 Collection of documents received from other banks	
1. Delivery of documents against payment or acceptance	0.25%, min. EUR 50, max. EUR 700
...	
Art. 2 Documents sent for collection to other banks	
1. Sending of documents for collection/acceptance	0.25%, min. EUR 50, max. EUR 600
...	

Section VIII. INTERNATIONAL GUARANTEES

Art. 1 Guarantees and standby letters of credit received at Fibank	
...	
5. Advising amendment (excluding increase and extension)	EUR 45
...	
Art. 2 Guarantees/counter guarantees/standby letters of credit issued by Fibank	
...	
2. Guarantee issue	
2.1. with cash collateral	0.35% , min. EUR 50 per quarter or part thereof
...	
9. Cancellation of order	EUR 50.00
10. Drafting a guarantee	EUR 50.00

Note (**new**): The fees under Art. 2, Item 9 and Item 10 are due only if the guarantee is not issued.

Section IX. LENDING

D. BANK GUARANTEES	
Art. 16 Bank guarantees	
...	
3. Cancellation of order	BGN 100
4. Drafting a guarantee	BGN 100

Note (**new**): The fees under Art. 16, Item 3 and Item 4 are due only if the guarantee is not issued.