

**I. TARIFF OF FEES AND COMMISSIONS, CHAPTER ONE - for individuals:**

<b>Art. 1</b>	<b>Opening</b>	<b>At Office</b>	<b>Through MyFibank</b>
	...		
3.	Saving accounts		
	...		
<b>3.3.</b>	<b>Junior savings account</b>	<b>free of charge</b>	<b>not supported</b>
<b>3.4.</b>	<b>Classic savings account</b>	<b>free of charge</b>	<b>not supported</b>
	...		
<b>Art. 2</b>	<b>Maintenance</b>		
	...		
4.	Saving accounts		
4.1.	saving account for children	free of charge	not supported
4.2.	non term saving account	BGN 2.50 monthly	not supported
<b>4.3.</b>	<b>Junior savings account</b>	<b>free of charge</b>	<b>not supported</b>
<b>4.4.</b>	<b>Classic savings account</b>	<b>free of charge</b>	<b>not supported</b>

**Note 2 (new):** The maintenance fee under Article 2, item 4.4. shall apply until 31 December 2025 inclusive. After that date, the fee under Article 2, item 4.2 shall apply for maintaining a Classic savings account (Article 2, item 4.4). - at office.

**II. Interest Rates applied by First Investment Bank on bank accounts in local and foreign currency:**

**I. Interest rates applied on deposit accounts:**

<b>Deposit „Balance” for Individuals</b>		Effective from 06.06.2025
Period	Annual nominal interest rate	Currency
9 months	<b>1.00%</b>	BGN
9 months	<b>1.00%</b>	EUR
18 months	<b>1.25%</b>	BGN
18 months	<b>1.25%</b>	EUR
In case of non-performance of the deposit terms	<b>0.00%</b>	BGN/EUR
Note:		
With the mentioned interest rate, in case of non-performance of the deposit terms, should be accumulated the funds on the deposit account: - received after the specified in the contract period, since the opening/renewal of the deposit and/or - in case of non-performing the terms for providing/maintaining minimum balance.		

### III. Interest rates applied on saving accounts

	Effective from	Annual nominal interest rate
<b>Classic savings account</b>	<b>06.06.2025</b>	<b>0.00% in EUR</b>
<b>Junior savings account</b>	<b>06.06.2025</b>	<b>1.00% in EUR, increasing every year by 0.00% on an annual basis</b>
...		
Saving account for teenagers "Smart teen" (for individuals from 14 to 18 years of age)	<b>06.06.2025</b>	<b>1.00% in BGN, increasing every year by 0.00% on an annual basis</b>