

in force as of 10/07/2025

1. IN THE TARIFF OF FEES AND COMMISSIONS, CHAPTER ONE – FOR INDIVIDUALS:
IN SECTION I. BANK ACCOUNTS

Art. 1	Opening	At office	Through MyFibank
1.	Current accounts in local and foreign currency	BGN 7.00	free of charge
	...		
Art. 2	Maintenance		
5.1.	Free deposits	BGN 1.96/ EUR 1.00/ USD 1.50 monthly	BGN 1.96/EUR 1.00/ USD 1.50 monthly

IN SECTION VI. LENDING

Art. 1	Loans secured with mortgage	
1.	Residential and mortgage loans	
	...	
1.6.1.	/new/ For an extension of the term for the provision of a document required under the loan contract, incl. as a condition for the utilization of a loan/loan tranche	BGN 150
Notes:		
	...	
4.	The renegotiation application fee under Art. 1, Items 1.5, 2.4 shall not be collected in case of changing of loan insurer to “FiHealth” AD and in the cases under Art. 1, Item 1.6.1. In the event of renegotiation of a loan, renegotiation fee under Art. 1, Items 1.6, 2.5 shall be paid on the amount of the unpaid principal. The renegotiation commission under Art. 1 shall not be collected in case of changing of servicing account, maturity date, changing of loan insurer to “FiHealth” AD and in the cases under Art. 1, Item 1.6.1.	

IN SECTION XII. OTHER SERVICES

Art. 6	Issuing bank letter of reference	
1.	Within 3 working days	
1.1.	Certificate for non presence/presence and an amount of credit obligations to consumer loan, overdraft and credit cards	BGN 50
1.2.	Certificate for pre-approved mortgage loan/ overdraft	BGN 50
1.3.	Certificate under Art. 22a of the ITNPA	BGN 20
2.	Within 15 working days	
2.1.	Certificate for non presence/ presence and an amount of credit obligations to mortgage loan	BGN 150
3.	Express issuance (within 24 hours - if possible for the Bank)	Double the amount of the respective fee stated under Items 1, 2 above

IN APPENDIX "PAYMENT ACCOUNT FOR BASIC TRANSACTIONS"

4.	Cash deposit	
4.1.	in Fibank's office	0.23% of the amount, min. BGN 1.98
	...	
5.	Cash withdrawal	
5.1.	cash in Fibank's office up to BGN 1 000	0.65% of the amount, min. BGN 6.71 ; above BGN 1 000 - according to Chapter One, Section II, Art. 1, Item 2
5.2.	with a debit card from Fibank's ATM	0.13% of the amount, min. BGN 0.28
5.3.	with a debit card from other banks' ATM in Bulgaria	0.17% of the amount, min. BGN 1.40
	...	
8.	Credit transfer in local currency	
8.1	in paper-based form to Fibank's payment account	BGN 3.89
8.2.	through electronic banking "My Fibank" to Fibank's payment account	BGN 0.42
8.3	in paper-based form via BISERA to other banks' payment account	BGN 5.17
8.4.	through electronic banking "My Fibank" via BISERA to other banks' payment account	BGN 0.94
8.5	in paper-based form to Fibank's budget payment account	BGN 3.89
8.6.	through electronic banking "My Fibank" to Fibank's budget payment account	BGN 0.42
8.7	in paper-based form via BISERA to other banks' budget payment account	BGN 5.17
8.8.	through electronic banking "My Fibank" via BISERA to other banks' budget payment account	BGN 0.94
8.9.	Standing order (internal)	BGN 0.55
8.10.	Standing order (interbank)	BGN 0.94
8.11.	Standing order (internal) through electronic banking "My Fibank"	BGN 0.55
8.12	Standing order (interbank) through electronic banking "My Fibank"	BGN 0.94

2. IN THE TARIFF OF FEES AND COMMISSIONS, CHAPTER ONE – FOR INDIVIDUALS:
IN SECTION I. BANK ACCOUNTS

Art. 5	Reports (statements) on bank account	At Office	Through MyFibank
1.	Report (statement) on bank account – upon request in Fibank		
1.1.	report for a chosen period/day from the current month	BGN 2	
1.2.	for the last reporting period	free of charge	
1.3.	monthly report for a previous period up to 6 months as of the last reporting period inclusive	free of charge	
1.3. 1.4.	monthly report for a previous period more than 6 months up to 5 years	BGN 5.00 per reporting period	
2.	Reports (statements) on bank accounts on an electronic medium		
2.1.	for a previous period – up to 24 months		free of charge
2.2.	for a previous period – more than 24 months up to 5 years		BGN 2 per reporting period
	...		
Art. 6	Reports (statements) on accounts with bank cards		
1.	Report on account with a debit card – by mail		
1.1.	monthly	BGN 2	
1.2.	for 3 months	BGN 5	
1.3.	for 6 months	BGN 10	
1.4.	for 12 months	BGN 20	
2.	Statement on card account with a credit card on a paper-based medium		
2.1.	monthly by mail	BGN 2	
2.2.	upon request at Fibank for the last reporting period	free of charge	
2.3.	upon request at Fibank for the last reporting period – duplicate	BGN 5	
2.4.	upon request at Fibank for a previous reporting period up to 5 years	BGN 15	

3.	Reports (statements) on electronic medium on card accounts, incl. credit card		
3.1.	for a previous period – up to 24 months		free of charge
3.2.	for a previous period – more than 24 months up to 5 years		BGN 2 per report
Art. 7	Information on payment transactions, incl. reports (statements) on bank account out of the scope of the stated in Art. 5 and Art. 6 of the present Section, in compliance with the applicable regulatory requirements.	BGN 10 per reporting period	BGN 5 per reporting period

Notes:

4. **/new/** Reporting period (for the services under Art. 5 and Art. 7) is each period of the term of the contract for opening and maintenance of a payment account, reckoned from each 1st day of the calendar month up to the last day of the same month inclusive, for which the Bank issues a report (statement) on payment account to the account holder.

6. Duplicate – each subsequent report (statement) on a paper-based medium given upon customer's demand at Fibank's office/branch or when using electronic banking "My Fibank".

IN SECTION II. CASH TRANSACTIONS

Art. 1	Cash transactions	In local currency	In foreign currency
1.	Cash deposit	0.30%, min. BGN 2.93	0.30%, min. EUR 1.50
	...		
2.	Cash withdrawal		
2.1.	up to BGN 5 000 / EUR 2 500	0.70%, min. BGN 7	0.70%, min. EUR 3.58
2.2.	above BGN 5 000 / EUR 2 500 up to BGN 200 000 / EUR 100 000:		
2.2.1	– with prior notice	0.70%, min. BGN 7	0.70%, min. EUR 3.58
2.2.2	– without prior notice	BGN 10 plus 0.80% of the amount	EUR 5.11 plus 0.80% of the amount
2.3.	above BGN 200 000 / EUR 100 000:		
2.3.1	– with prior notice	0.80%	0.80%
2.3.2	– without prior notice	0.90%	0.90%
	...		
2.6	Withdrawal of non-seizable amount/withdrawal of amount with permission of the body that imposed the garnishment		
2.6.1	up to BGN 40 / EUR 20	BGN 4	EUR 2.05
2.6.2	above BGN 40 / EUR 20	0.50%, min. BGN 8	0.50%, min. EUR 4.09
3.	Cash transfer to accounts with Fibank (cash deposit to third party's account)		

3.1.	to accounts of individuals		
3.1.1	when the orderer (an individual) is Fibank's client	0.50%, min. BGN 5	0.50%, min. EUR 3.00
3.1.2	when the orderer (an individual) is not Fibank's client	BGN 6 plus 0.55%	EUR 3.50 plus 0.55%
3.2.	to accounts of business clients		
3.2.1	when the orderer (an individual) is Fibank's client	0.50%, min. BGN 5	0.50%, min. EUR 3.00
3.2.2	when the orderer (an individual) is not Fibank's client	BGN 6 plus 0.55%	EUR 3.50 plus 0.55%
3.3.	to customer accounts of insurance brokers and agents according to Art. 306, para 1, Item 2 of the Insurance Code, including when the orderer is not Fibank's client		
3.3.1	up to BGN 3 000 / EUR 1 500	BGN 2 per deposit	EUR 2
3.3.2	for the amount above BGN 3 000 / EUR 1 500	0.10%, max. BGN 200	0.15%, max. EUR 105
	...		
6.	In the event of prior arrangement and subsequent refusal or reduction of the requested amount upon withdrawal	0.70% on the refused/reduced amount, min. BGN 10	0.70% on the refused/reduced amount, min. EUR 20

IN SECTION IV. TRANSFERS

A. IN LOCAL CURRENCY

Art. 1	Internal Transfers	At office	Through MyFibank
1.	For transfer from account in BGN	BGN 7.00	BGN 0.50
1.1.	blink P2P by mobile number	-	BGN 0.50
2.	For transfer from account in foreign currency	BGN 7.00	BGN 1.00
2.1.	blink P2P by mobile number	-	BGN 1.00
3.	From and to accounts of one and the same client of Fibank	BGN 7.00	free of charge
4.	From and to joint account to and from accounts with Fibank, including accounts kept on the additional Account Holder's name	BGN 7.00	not supported
	...		
Art. 4	Direct debit	At office	Through MyFibank
1	Initiation or payment between Fibank's clients	BGN 7.00	not supported
2.	Initiation or payment when the orderer or the beneficiary is not Fibank's client (interbank)	BGN 7.00	not supported

B. IN FOREIGN CURRENCY

Art. 1	Internal Transfers	At office	Through MyFibank
1.	For transfer from account in foreign currency	BGN 7.00	BGN 1.00
1.1.	For transfer from account in BGN	BGN 7.00	BGN 0.50
2.	From and to accounts of one and the same client of Fibank	BGN 7.00	free of charge
3.	From and to joint account to and from accounts with Fibank, including accounts kept on the additional Account Holder's name		
3.1.	for transfer from account in foreign currency	BGN 7.00	not supported
3.2.	for transfer from account in BGN	BGN 7.00	not supported

IN APPENDIX "PAYMENT ACCOUNT FOR BASIC TRANSACTIONS"

1.	Opening	
1.1.	in Fibank's office	BGN 4.64
1.2.	in Fibank's office with issuance of a debit card	BGN 3.47
2.	Maintenance	
2.1.	in Fibank's office	BGN 4.19 monthly
2.2.	in Fibank's office with issuance of a debit card	BGN 2.49 monthly
....		
4.	Cash deposit	
4.1.	in Fibank's office	0.26% of the amount, min. BGN 2.80
....		
6.	Direct debit payment	
6.1.	to Fibank's account	BGN 3.49
6.2.	to other banks' account	BGN 5.21
....		
8.	Credit transfer in local currency	
8.1.	in paper-based form to Fibank's payment account	BGN 4.23
8.2.	through electronic banking "My Fibank" to Fibank's payment account	BGN 0.42
8.3.	in paper-based form via BISERA to other banks' payment account	BGN 5.58
8.4.	through electronic banking "My Fibank" via BISERA to other banks' payment account	BGN 0.94
8.5.	in paper-based form to Fibank's budget payment account	BGN 4.23
8.6.	through electronic banking "My Fibank" to Fibank's budget payment account	BGN 0.42
8.7.	in paper-based form via BISERA to other banks' budget payment account	BGN 5.58
8.8.	through electronic banking "My Fibank" via BISERA to other banks' budget payment account	BGN 0.94
8.9.	Standing order (internal)	BGN 0.55
8.10.	Standing order (interbank)	BGN 0.94
8.11.	Standing order (internal) through electronic banking "My Fibank"	BGN 0.55

8.12	Standing order (interbank) through electronic banking "My Fibank"	BGN 0.94
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3. IN THE TARIFF OF FEES AND COMMISSIONS, CHAPTER TWO – FOR BUSINESS CLIENTS

SECTION I. BANK ACCOUNTS

Art. 6	Reports (statements) on bank account	Reports (statements)	
		on paper	through MyFibank
1.	Upon request in Fibank		
1.1.	for the last reporting period	free of charge	
1.2.	report for a chosen period/day from the current month or the last reporting period - duplicate	BGN 3	
1.3.	monthly report for a previous period up to 6 months as of the last reporting period	BGN 5 per reporting period	
1.4.	monthly report for a previous period more than 6 months up to 5 years	BGN 10 per reporting period	
2.	Reports (statements) on bank accounts on an electronic medium		
2.1.	for a previous period – up to 24 months		free of charge
2.2.	for a previous period – more than 24 months up to 5 years		BGN 2 per reporting period
Art. 7	Reports (statements) on accounts with bank cards		
		on paper	through MyFibank
1.	Report on account with a debit card – by mail		
1.1.	monthly	BGN 5	free of charge
1.2.	for 3 months	BGN 10	free of charge
1.3.	for 6 months	BGN 15	free of charge
1.4.	for 12 months	BGN 30	free of charge
2.	Statement on card account with a credit card on a paper-based medium		
2.1.	monthly by mail	BGN 5	
2.2.	upon request at Fibank for the last reporting period	BGN 5	
2.3.	upon request at Fibank for the last reporting period - duplicate	BGN 10	
2.4.	upon request at Fibank for a previous reporting period up to 5 years	BGN 20	
3.	Reports (statements) on electronic medium on card accounts, incl. credit card		
3.1.	for a previous period – up to 24 months		free of charge
3.2.	for a previous period – more than 24 months up to 5 years		BGN 2 per report

	...		
Art. 8 /new/	Information on payment transactions, incl. reports (statements) on bank account out of the scope of the stated in Art. 5 and Art. 6 of the present Section, in compliance with the applicable regulatory requirements.	BGN 15 per reporting period	BGN 10 per reporting period

Notes:

4. **/new/** Reporting period (for the services under Art. 6 and Art. 8) is each period of the term of the contract for opening and maintenance of a payment account, reckoned from each 1st day of the calendar month up to the last day of the same month inclusive, for which the Bank issues a report (statement) on payment account to the account holder.
 5. Duplicate – **each subsequent** report (statement) on a paper-based medium given upon customer's demand at Fibank's office/branch different from the one where the account is serviced/statements are received or when using electronic banking "My Fibank".
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