

**Interest Rates  
applied by First Investment Bank on bank accounts**

Section Two: Debit Interest Rates Applied on Loans and Overdrafts (Interests on credit products)

**Penalty interest rates**

effective from **01.01.2026**

Unapproved overdrafts on international credit cards with minimum balance	The interest on Part Two, Item A2 for unapproved overdraft		
Unapproved overdrafts in national currency on international revolving credit cards accounts	Interest rate as per Item A1 plus additional penalty interest for the respective currency at the rate of:		
	EUR	USD	GBP
	<b>10.15%</b>	<b>10.15%</b>	<b>10.15%</b>
Unapproved overdrafts in national currency on international revolving credit cards accounts, suspended from offering	Interest rate referred to in Appendix "Suspended products for offering", Item B2 plus additional penalty interest for the respective currency at the rate of:		
	EUR	USD	GBP
	<b>10.15%</b>	<b>10.15%</b>	<b>10.15%</b>
Overdue installment on international revolving credit cards accounts	Interest rate as per Item A1 plus 1/12th part of the additional penalty interest applicable for unapproved overdraft on international revolving credit cards accounts per month for the respective currency		