

RULES
FIBANK'S "EUROCOSMOS" PROMOTIONAL CAMPAIGN
NO FEE FOR DEPOSITS IN BULGARIAN LEVS AND EUROS AT THE
TELLER. NO FEE FOR DEPOSITS WITH A DEBIT CARD AT AN ATM.

1. CAMPAIGN

- 1.1 The campaign is organised and conducted by First Investment Bank AD, UIC: 831094393, with registered office and address of management: city of Sofia, 9 Tsarigradsko Shosse Blvd. 111 P (hereinafter referred to as "Fibank" or "the Bank" or FIB or the Organiser).
- 1.2 The campaign is conducted in accordance with the terms and conditions of these Rules (hereinafter referred to as "Rules"), which are also valid for the **"EUROCOSMOS"** campaign.

2. DEFINITIONS

For the purposes of these Rules, the terms listed below shall have the following meanings:

2.1 "CASH DEPOSIT IN BGN AND EUR" means:

- 2.1.1 a cash deposit of banknotes in levs and euros into an ACCOUNT at Fibank, made in person by the natural person who is the account holder or by their authorised representative or legal representative.
- 2.1.2 a cash deposit of banknotes in Bulgarian levs and Euros into an ACCOUNT with Fibank held by a person who has not reached the age of majority, made by the legal representative of the Account Holder or by the Account Holder (a person aged between 14 and 18, with the consent of their legal representative - parent, guardian), or by a natural person who is a customer of Fibank.

2.2 "SAVINGS PRODUCT" means term deposits, savings accounts and open-ended savings deposits with the Bank in Bulgarian levs or foreign currency - new or already opened. The terms and conditions of the campaign do not apply to "For Me" deposits and "Express" deposits.

2.3 "ACCOUNT" means current accounts and accounts with issued credit cards with the Bank in Bulgarian levs or foreign currency, as well as savings products under item 2.2. - new or already opened.

2.4 "FIXED EXCHANGE RATE OF THE BNB FOR LEVS/EUROS" is the official exchange rate of the Bulgarian National Bank (BNB) for the Bulgarian lev against the euro, published on the official website of the BNB - www.bnb.bg.

3. CAMPAIGN RULES

3.1 The rules have been drawn up in accordance with the requirements of Bulgarian law and will be published on the Fibank website - www.fibank.bg, where they will be available throughout the campaign period in a manner that allows them to be stored and reproduced.

3.2 Any issues not covered by these Rules shall be governed by the applicable Bulgarian legislation.

3.3 These rules were updated on 21 August 2025 with amendments that expand the scope of the campaign. The currency requirement for savings products has been removed. Transactions involving cash deposits of euro banknotes are included, as are current accounts and accounts with issued credit cards under the conditions of section 5.1. The possibility is provided for deposits at Fibank ATMs with a deposit function using debit cards issued by Fibank, under the conditions of item 5.2.

4. CAMPAIGN PERIOD

4.1 The campaign will run from 21 August 2025 to 31 December 2025 inclusive.

5. CAMPAIGN MECHANISM

5.1 When depositing banknotes in Bulgarian levs and euros into an ACCOUNT by the persons referred to in item 2.1, the Bank shall not charge a cash deposit fee, and when the deposit is in Bulgarian levs under a SAVINGS PRODUCT in euros, the exchange rate applied shall be the fixed exchange rate of the Bulgarian National Bank for Bulgarian levs/euros.

5.2 When depositing cash at a Fibank ATM with a deposit function using debit cards issued by Fibank to individuals, the Bank does not charge a cash deposit fee.

5.3 For all other fees and commissions not covered by items 5.1. and 5.2., the Fee and Commission Schedule of FIB AD shall apply.

6. TERMINATION OF THE CAMPAIGN

6.1 Fibank has the irrevocable right to terminate the campaign at any time before the deadline, regardless of the reason, as well as to make changes to the rules of the campaign. In such cases, participants shall not be entitled to any compensation. The changes shall be announced in an appropriate manner on Fibank's website www.fibank.bg. The changes or termination of the Campaign shall take effect from the moment of their publication on Fibank's website at www.fibank.bg.

7. LIABILITY

7.1 Fibank is not liable and cannot be held liable in any legal proceedings related to the inability to participate in the campaign.

8. PERSONAL DATA

8.1. Fibank is a personal data controller and processes personal data in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 (General Data Protection Regulation). Detailed information on the purposes and legal basis for the processing of personal data; the categories of recipients of personal data; the period for which personal data will be stored; the rights of data subjects in relation to the processing of their personal data by the Bank, as well as information on

the manner in which they can be exercised; contact details of the data protection officer and any other information that the General Data Protection Regulation requires to be provided to data subjects is available on Fibank's website www.fibank.bg, as well as in hard copy at any Fibank office.