

PROMOTIONAL TERMS AND CONDITIONS VALID FOR CREDIT CARDS ISSUED BY FIRST INVESTMENT
BANK AD (THE BANK)

These promotional terms and conditions are valid for credit cards issued at the request of the Cardholder, after 01.01.2026, and in accordance with the Agreement concluded between First Investment Bank AD and the Cardholder for issuing a revolving international credit card and providing a Credit limit (overdraft) on a current account ("Agreement").

Credit cards included in the promotional terms and conditions: VISA Classic, Mastercard Standard, VISA Gold, Mastercard Gold, VISA Platinum, Mastercard Platinum.

Promotional terms and conditions

- For the **first year** from the date of issuance of the main Card to the Account, the Cardholder shall not pay a maintenance fee.

Main Card shall mean: if more than one card is issued under the Agreement, the card with a higher class (gold credit card or platinum credit card), and in the case of cards of the same class, or if there is only one card, the first credit card issued under the Agreement.

- For the **second and each subsequent year** from the date of issue of the **main Card** (in the event of an extension of the term of use of the overdraft under the Agreement), and in accordance with the promotional terms announced by the Bank for the relevant product valid on the date of application, the Holder will not pay a maintenance fee for the **main Card**, provided that during the relevant previous year, depending on the card class, the Holder has carried out transactions with the main Card of a certain minimum value.

Minimum transaction turnover values, in an amount not less than:

- EUR 5 000 (five thousand euro) – for a VISA Classic credit card and a Mastercard Standard credit cards;
- EUR 10 000 (ten thousand euro) – for a VISA Gold credit card and a Mastercard Gold credit cards;
- EUR 15 000 (fifteen thousand euros) – for VISA Platinum and Mastercard Platinum credit cards.

Transaction turnover does not include transactions made through the "Micro Account Top-up" service (the name is exemplary) with a revolving credit card on portals such as, for example, without the list being exhaustive: www.ePay.bg, www.skrill.com, etc., where funds transfer transactions are made (including ATM funds transfer), as well as all transactions with which funds are transferred without the transactions being processed as a purchase of goods or services at a merchant's outlet.

The promotional terms and conditions are valid as of the date of their publication on the Bank's website and are subject to change at the discretion of First Investment Bank AD. Changes to the terms and conditions shall be announced by the Bank in advance, at least two months before the date on which they are intended to enter into force, by announcing the terms and conditions on the Bank's website at www.fibank.bg, as well as in each Bank's office.

The promotional terms and conditions are valid, if the Holder fulfills his/her terms and conditions under the Agreement, pays the minimum repayment installment and has no overdue payments for more than 30 (thirty) days from the due date of each payment due to the Bank.