Notification
on changes to General Terms and Conditions

Dear Customers,

In connection with the introduction of new services and enhancing the functionalities of existing ones, we hereby provide you with information regarding changes to Fibank's General Terms and Conditions as follows:

1. Verification of Payee (VoP) when executing credit transfers

In compliance with Regulation (EU) 2024/886 of the European Parliament and of the Council, all banks and other payment service providers in Bulgaria are required to perform payee verification for both standard and instant SEPA credit transfers. Before the payer authorizes the transfer, First Investment Bank AD will verify the payee by matching the payee's name and IBAN specified in the payment order with the payee's name registered with their payment service provider, and will inform the payer of the verification result. This service is provided free of charge, regardless of the order submission method (online or at a branch).

Accordingly, changes have been made to items 7.4. – 7.5., item 8.7.2, items 8.10 – 8.20 and item 9.8 of the General Terms and Conditions for opening and maintaining bank accounts and providing payment services, as well as in items 5.16 – 5.24, item 6.9.1. and item 6.10.6.2 of the General Terms and for 'My Fibank' electronic banking effective **01.01.2027,** which are available for your review.

2. Expanding the scope of the Click to Pay service

The Bank is streamlining the use of the Click to Pay service. Effective 28.12.2026, all Mastercard cards issued, reissued, or renewed by Fibank will have this functionality activated for customers of legal age who are users of the 'My Fibank' mobile app with active banking rights. This functionality enables online payments to participating Click to Pay merchants without manually entering card details. The functionality can be managed via the Click to Pay menu in the 'My Fibank' mobile app.

Accordingly, changes have been made to the General Terms and Conditions for 'My Fibank' electronic banking, in item 2.2.3, letter "i," item 6.27 – item 6.27.1 that will take effect on 28.12.2026, upon expiry of the two-month prior notice period. If you prefer not to benefit from activating this functionality, you may opt out by clicking the "Decline automatic activation" button within the "Click to Pay"/"Service Details" section of the 'My Fibank' mobile app by 28.12.2026.

3. Expanding the ‘blink parking’ services

First Investment Bank AD enables users of the ‘My Fibank’ mobile app to pay for parking in hourly parking zones, as well as in parking lots across the Republic of Bulgaria.

Accordingly, changes have been made to the General Terms and Conditions for ‘My Fibank’ electronic banking, in the ‘blink parking’ in item item 2.2.3, letter “j” and items 6.20 – 6.24), effective 03.11.2026.

4. New online registration options for ‘My Fibank’ electronic and mobile banking

To streamline new customer registration for ‘My Fibank’ electronic and mobile banking via pre-authenticated electronic identity from a qualified trust service provider, the Bank may use the identification data provided by such provider.

Accordingly, amendments have been made to items 4.3.3. and 4.3.3.1. of the General Terms and Conditions for ‘My Fibank’ electronic banking, effective 03.11.2026.

5. Launching a new ‘Silver Account’ product for individuals and business customers:

Changes have been made to the following General Terms and Conditions, effective 05.11.2026:

- The name of the General Terms and Conditions for opening and maintaining a Gold Account has been changed to General Terms and Conditions for opening and maintaining a Gold/Silver Account. Other changes in the document reflect the option for customers to buy and sell non-physical gold and/or silver, allowing them to hold one Gold Account and/or one Silver Account opened in their name with the Bank;
- General Terms and Conditions for opening and maintaining bank accounts and providing payment services, item 3.1.10;
- General Terms and Conditions for ‘My Fibank’ electronic banking, item 2.2.2., letter „e“.

In connection with the new product, Tariff of Fees and Commissions and the Interest Rate Bulletin have also been ammended, which you may review.

All relevant information, as well as the full versions of updated documents, are available on Fibank’s website at: www.fibank.bg, *section “Upcoming Changes in Tariff and General Terms and Conditions”,* as well as in every office of the Bank.

Sincerely,

The Fibank Team