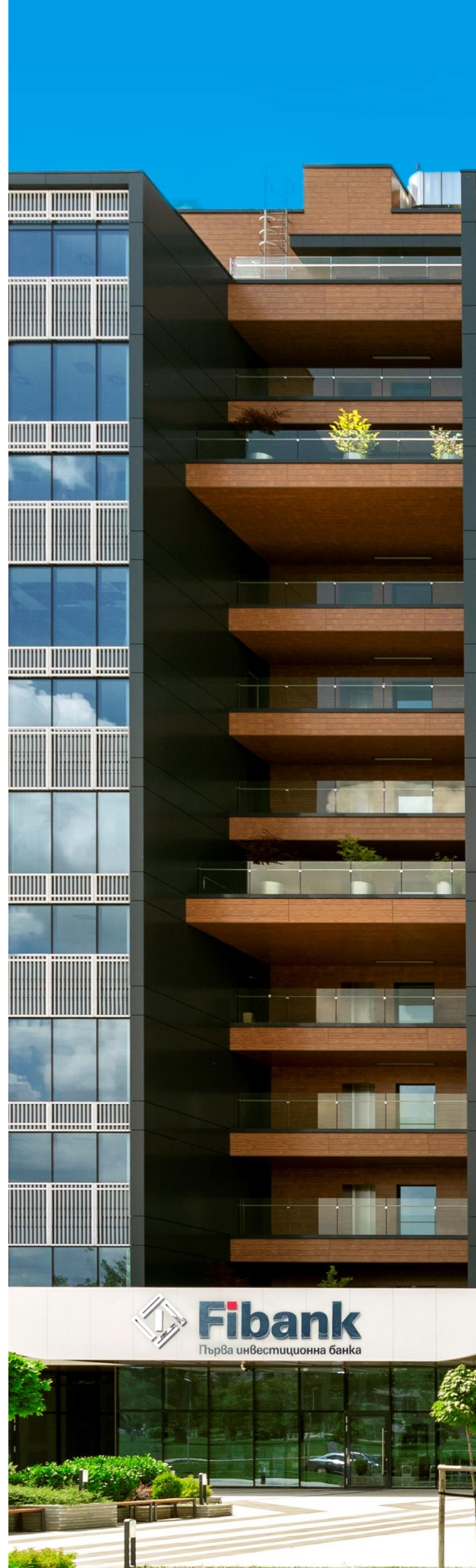


Price List

for Service Fees.

Interest Rates Bulletin.

(In force as of 01/01/2026)



INTRODUCTION

This Price List for Service Fees and Interest Rates Bulletin (Price List) of First Investment Bank AD, hereinafter referred to as "the Bank" or "Fibank", is intended for the customers - individuals registered in the My Fibank Mobile App with an address in the Hellenic Republic.



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I. PACKAGES	Basic	Standard	Premium
Free digital opening of a package that includes: <ul style="list-style-type: none"> - Current account in EUR, USD or GBP; - International contactless debit card VISA Debit with Click to Pay registration option; - My Fibank mobile app. 	✓	✓	✓
Monthly service fee	free of charge	4.99 €	9.99 €
Products and services included in the package:			
1. My Fibank mobile app with no fees for: <ul style="list-style-type: none"> - registration and maintenance; - opening current and deposit accounts; - debit card issuance applications; - card management and limits; - adding funds to an account via a card issued in the EEA and outside the EEA (add money); - reports and statements, including for past period of up to 24 months; - push notifications for account and card transactions. 	✓	✓	✓
2. Current account - no fee for opening, maintaining and closing - 1 pc.	✓	✓	✓
2.1. Annual nominal interest rate on current account in EUR (payable monthly)	1%		
2.2. Intra-bank credit transfers between accounts of the same customer in Fibank - no fee	Unlimited		
2.3. Intra-bank credit transfers to another Fibank customer's account - no fee	Unlimited		
2.4. Outgoing credit transfers in EUR in the EEA - SEPA Instant - no fee	Unlimited		
2.5. Outgoing credit transfers in EUR in the EEA - SEPA - no fee	-	Unlimited	

2.6. Incoming credit transfers in EUR in the EEA - no fee	Unlimited		
3. Debit card VISA Debit - virtual or physical - 1 pc. - no fees for the first card issued on the account; - no maintenance fee; - no minimum balance requirement; - option for digitalisation in Google Pay, Apple Pay, Garmin pay & Fitbit pay; - Click to Pay registration option; - Electronic PIN - no fee for issuance and change.	✓	✓	✓
3.1. ATM withdrawal with debit card - no fee: - on ATM in the EEA - on ATM outside the EEA	2 pcs. -	5 pcs. -	10 pcs. 2 pcs.
3.2. Payment at POS - no fee	Unlimited		
3.3. Currency conversion fee discount for POS/ATM transactions in a currency other than the currency of the account	-	50%	100%
3.4. Discount on the fee for delivery by courier to an address in Europe of one debit card from the date of opening the package	-	50%	100%
Package closure - no fee	✓	✓	✓

Notes:

1. The payment services included in the packages are provided for a period of one month, starting from the date of package activation, and the ATM withdrawal services - within a calendar month, subject to payment of the package service fee.
2. A new or existing current account may be added to any of the packages.
3. After the stated number of products and services included in the packages is exhausted, as well as the use of other services, the fees specified in the relevant sections of this Price List are applicable.
4. The European Economic Area (EEA) comprises the Member States of the European Union plus Norway, Iceland and Liechtenstein.



II. BANK ACCOUNTS			
1. Opening bank accounts			
1.1.	Current account with debit card	free of charge	
1.2.	Term deposit	free of charge	
2. Maintenance of bank accounts - monthly			
2.1.	Current account with debit card	free of charge	
2.2.	Term deposit	free of charge	
3. Closure of bank accounts			free of charge
4. Account statement			
4.1.	up to 24 months	free of charge	
4.2.	from 24 months to 60 months	1 € / reporting period	
4.3.	over 60 months	5 € / reporting period	



III. CREDIT TRANSFERS		
1. Intra-bank transfers		
1.1.	between accounts of the same customer in Fibank	free of charge
1.2.	to another Fibank customer's account	free of charge
2. Outgoing transfers		
2.1.	in EUR in the EEA - (SEPA)	0.50 €
2.2.	in EUR in the EEA - (SEPA Instant)	0.50 €
2.3.	in EUR in the EEA - express (TARGET)	10 €
2.4.	in the EEA in a currency other than EUR or outside the EEA regardless of the currency (SWIFT)	0.20%, min. 20 €, max. 200 €
2.5.	in the EEA in a currency other than euro or outside the EEA regardless of the currency - express	0.20%, min. 30 €, max. 300 €
3. Incoming transfers		
3.1.	in EUR in the EEA	free of charge
3.2.	from outside the EEA or from the EEA in a currency other than EUR	up to 100 € - free of charge over 100 € - 0.10%, min. 10 €, max. 150 €

IV. OTHER TRANSFER RELATED SERVICES		
1.	Adding funds to an account (add money):	
1.1.	via a card issued in the EEA	free of charge
1.2.	via a card issued outside the EEA	free of charge
2.	Withdrawal or modification of the terms of the transfer order at the request of the originator	40 € + costs of foreign banks
3.	Cancellation or modification of terms of the transfer order in EUR in the EEA at the request of the originator	10 € + costs of foreign banks
4.	Inquiry on transfers made to other banks at the request of the originator	30 € + costs of foreign banks
5.	Request for transfers made in EUR to other banks in the EEA at the request of the originator	10.00 €

Notes:

1. *When executing a payment transaction in the EEA, the fees paid by the originator and the payee are shared (SHA) - each pays the fees due to their payment service provider.*
 - (a) *Where payments are made in a currency other than the currency of an EEA State and the payment service user is not an individual, it is possible that the charges may be borne entirely by the originator (OUR) or entirely by the payee (BEN), subject to individual agreement with the banks serving them and subject to agreement between the banks.*
 - (b) *When executing a payment transaction outside the EEA, fees shall be paid (OUR/SHA/BEN) as specified by the originator and in accordance with the terms of the relevant payment system.*
2. *When executing a payment transaction with OUR charges, the originator shall also pay the charges of the foreign banks (Correspondent Banks and Beneficiary Bank).*
3. *Cut-off time - payment orders for credit transfers accepted until:*
 - a) *SEPA - 16:00 h;*
 - b) *SEPA Instant - 24/7/365 (subject to availability of the recipient's PSP)*
 - c) *TARGET - 17:30 h;*
 - d) *SWIFT - 17:30 h,**shall be executed on the same business day, and those accepted after this hour - on the next business day.*
4. *Payment orders for intra-bank credit transfers accepted before 22:00 h shall be executed on the same business day, and those accepted after this hour - on the next business day.*



V.	DEBIT CARDS	VISA DEBIT
1.	Virtual card	
1.1.	Issuance	free of charge
1.2.	Renewal	free of charge
1.3.	Monthly maintenance	free of charge
2.	Physical card	
2.1.	Issuance of the first card on the account	free of charge
2.2.	Issuance of an additional card on the account	5 €
2.3.	Re-issuance	5 €
2.4.	Renewal	5 €
2.5.	Renewal of a card as part of a package	free of charge
2.6.	Monthly maintenance	free of charge
3.	Card transactions	
3.1.	ATM withdrawals in the EEA	2%, min. 1 €
3.2.	ATM withdrawals outside the EEA	2%, min. 3.50 €
3.3.	Withdrawals at POS in the EEA	3.00 € + 1%
3.4.	Withdrawals at POS outside the EEA	4.00 € + 1%
3.5.	Payment at POS	free of charge
3.6.	Currency conversion for transactions (POS/ATM) in a currency other than the currency of the account	0.5%
3.7.	Order a transfer from a card	1%, min. 0.10 €
3.8.	Refund of amounts to a payment account by card in connection with the return or cancellation of goods/services	1%
3.9.	Transactions related to betting and gambling	2%
3.10.	Withdrawal of cash from a retail outlet	2%, min. 1 €
3.11.	Change PIN code	free of charge
4.	Additional services	
4.1.	Blocking a card	free of charge
4.2.	Unfounded transaction claim	10.00 €
4.3.	Card delivery by courier to an address in Europe	15 €



VI. OTHER FEES		
1.	Processing of a garnishment notice	50.00 €
2.	Transfer in execution of a garnishment notice	10 € + actual costs
3.	Blocking money transfers in connection with fraud	8%



INTEREST RATES BULLETIN				
1.	Current accounts	Annual nominal interest rate		
		EUR	USD	GBP
1.1.	Current account with debit card	1.00%	0.00%	0.00%

2.	Deposit accounts	Annual nominal interest rate	
2.1.	Term deposit:	EUR	USD
	24 months	1.50%	1.50%
	36 months	2.00%	2.00%
	Failure to meet the terms of the deposit	0.00%	0.00%



ADDITIONAL INFORMATION

1. Bank fees, commissions, interest and other charges shall be collected in the currency in which the account is opened, or their equivalent in another currency, and shall be recalculated at the Bank's exchange rate for the relevant currency at the time of the transaction, as indicated on the Bank's website at: www.fibank.gr
2. Where the account is held in a currency other than the currency of the transaction, the Bank's exchange rate for the relevant currency at the time of the transaction shall apply.
3. Fibank makes available the Price list with all its annexes on its website at: www.fibank.gr



ABOUT THE BANK

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Information on products and services offered in the Hellenic Republic:	https://www.fibank.gr
Additional information about the Bank:	https://www.fibank.bg/en

