

**FIB**

## **CONTRACT**

### **for opening and conduct of "IQ" current account and provision of payment Services**

Today of xx / 12/2014 d., in g. Sofia in accordance with adopted from Management advice of "First Investment Bank " AD General conditions for opening and conduct of bank accounts and provision of payment Services ( in - down only "General conditions " ) between:

a) "First Investment Bank " AD with seat and address of Management: g. Sofia area Sunrise bul. "Dragan Tsankov " 37 registered in Commercial register to Agency on Registry with UIC 831094393, called for brevity "**BANK**" and

b) called / a for brevity in this contract '**Holder**' represented from / by (*Fill to names of person which opens account in favor of Holders*)

and together called "Parties" to concluded this contract for following:

1. On request of Holder Bank found supports and water bank account marked with unique ID IBAN: BG60FINV xxxxxxxx in euro and bank code FINVBGSF (Hereinafter in - below "Account")
2. Bank can that accepts orders from Holder on electronic time by pay tool or by other resources for Remote communication only if this it is expressly agreed between Bank and Holder with single contract.
3. Open according to Item 0.1 by - above Account it is with period of remuneration 12 (Twelve) months from from date of opening of Account or term of first remuneration 21/12/2015 d.
  - 3.1. For period of this contract available amount on Bill can that be reduced with size of downloaded and / or translated, respectively increased with further imported amounts (Availability on Account).
  - 3.2. Availability on Bill represents balance to each one day from period of remuneration according to contract on which Bank charged applicable according to current Tariff for charges and Commissions of Bank and interest bulletin to it (Tariff) annual interest rate at base 365/365 days. Size of the charge from Bank interest to determined to availability on Bill in end of each one day from period of contract and to paid according to conditions of Item 0.6 a - below.
4. Holder there is right that has with availability on Account as pull, translate on other account and submit further amounts without limit.
5. After expiration of first period of remuneration indicated in Item 0.3. in - above, and at provided that Bill not it is closed, each time after finished interest period automatically begins that run new 12 (twelve) monthly period as availability on Bill to accrued with applicable interest rate according to .3.2 item by - above.
6. In end of each interest period at conditions of Item 0.5 from this contract or of date of which Holder download all availability on Bill and submit request that January close, Bank paid due interest on Account. For date of first remuneration to considered date on Item 0.3, and for date of each Next interest, last day in which expires relevant period of interest, from from

date of last renewal of relevant interest period.

7. In end of each interest period according to Item 0.5 from this contract BANK charged and paid of

Holder on Bill interest bonus. In event that Bill it is closed before end of relevant interest period interest bonus not to paid. Interest bonus represents additional interest rate size of which to determined and calculated on most - small size of availability on Bill for relevant 12 (Twelve) monthly interest period on which Bank it is practice to impose interest according to conditions of .3.2 item. from this contract.

**7.1.** Thresholds of minimum and maximum availability on Account on which to determined applicable on contract rate for calculation size of interest bonus to determined from BANK and are according to Tariff. At change in thresholds and applicable interest rates change enter in force from from Top of next interest period and apply for thereof. To date of conclusion of this contract for first 12 (Twelve) monthly interest period interest bonus to determined as follows:

from 0 euro to 9 999.99 euro	0.6
over 10 000 euro	1.2

**8.** For opening and conduct of Account at drawing in number of amounts from Account as and for all performed by Bill payment Services Holder due of Bank taxi and commissions in size according to current to date of surgery Tariff of Bank.

**8.1.** Bank charged monthly fee conduct of Account which it is due from Holder each month to suspension of contract.

**9.** This Contract for Account not to limited with term and identical can that be suspended and Bill closed, at and according to provisions of Section XX: "Termination of contract and close of bill " from General conditions.

**10.** This contract enter in force from date of conclusion him and opening of Account on Item 0.1.

**11.** Cash resources on Bill are guaranteed from Fund for Guarantee of Deposit in banks (DIF) according to lines to size and at conditions provided in Law for Guarantee of Deposit in banks (LBDG).

**11.1.** To date of conclusion of this contract DIF ensure fully payment of amounts of one person in one bank independently from number and size them to 196 000 lev (One hundred ninety and six thousands) as in this amount to include and accrued interest to date of decision of Bulgarian People bank (BNB) with which to takes issued of Bank license for bank activity.

**11.2.** DIF paid guaranteed size of Deposit by Trade Bank certain from Management advice of Fund. According to current to date of this contract LBDG payment of amounts begins not in - late from 20 working days from date of decision of BNB.

**12.** At change of interest themselves policy BANK there is right unilaterally that changes size of interest charged on this contract for which Holder, with signing his gives its expressly consent.

**13.** This contract to concluded at general conditions according to Art. 298 from Commercial law. Rights and obligations of countries on Contract to settled from General conditions. With signature of this contract Holder declares that it is familiar with General conditions Tariff for taxi and commissions of Bank and Ballot for interest to thereof, and accepts application them at adjustment of

relations between him and Bank in link with conclusion and performance of this contract.

**14.** For outstanding in this contract issues to apply relevant provisions of current Bulgarian legislation.

This contract to up and signed in two uniform copies on one for each one from countries.

**ABOUT BANK:**

**HOLDER:**