

Terms and Conditions of the Promotional Campaign **Applicable to Credit Cards Issued by “First Investment Bank” S.A.**

These Terms and Conditions of the Promotional Campaign, applicable to credit cards issued by the “First Investment Bank” S.A. (hereinafter referred to as “Promotional Campaign Terms”), apply to credit cards issued at the cardholder’s request until 31 Dec 2026. They are in compliance with the Agreement on the Issuance of a Revolving International Credit Card and the Provision of a Credit Limit (Overdraft) on a current account (“the Agreement(s)”), entered by and between the “First Investment Bank” S.A. (hereinafter referred to as “the Bank”) and the cardholder.

Credit Card Included in the Promotional Campaign Terms: **Visa Classic**.

Terms and Conditions of the Promotional Campaign:

- During **the first year** from the date of issuance of the primary card linked to the Account, the Cardholder shall not be charged a maintenance fee for the Primary Card, provided that, within one year from the date of the Agreement, the Cardholder does not close/terminate any credit card previously issued in their name by the Bank, nor the Account associated with it.
- For **the second year and each following year** from the date of issuance of the **primary card** (upon extension of the overdraft term in compliance to the Agreement) and in accordance with the credit card promotional terms announced by the Bank and valid as of the date of application, the cardholder shall not be charged a maintenance fee for the **primary card**, provided that during the preceding year the cardholder made payments using the **primary card** totaling a minimum amount of:
 - EUR 5,000 (five thousand euro)

For the purposes of calculating the minimum annual card payment turnover, only transactions for the purchase of goods and services from merchants (POS and online) shall be taken into account. The required turnover amount does not include:

- cash withdrawals and ATM transactions;
- transfers of funds to other accounts, cards, or payment instruments;
- transactions to top up (or deposit into) accounts, cards, or e-wallets;
- transactions through/to platforms such as Revolut, Wise, Paysera (to name a few) and other similar electronic money and payment service providers, including but not limited to digital wallets, FinTech apps, and electronic money institutions, when a transaction constitutes a transfer or top-up of funds;
- any other transactions not processed as a purchase of goods or services from a merchant.

The Promotional Campaign Terms are valid provided that the account holder complies with the terms of the Agreement, pays the minimum repayment installment amount, and has no outstanding payments more than 30 (thirty) days past due date for any payment owed to the Bank. In the event of non-compliance, standard fees and charges shall apply – in accordance with the Fee and Tariff List.

The Promotional Campaign Terms are valid as of the date of publication on the website **www.fibank.gr** and are subject to change. Nevertheless, the Bank will provide information regarding any changes to the Promotional Campaign Terms by publishing them on its website and making them available at all branches – upon request.