

Buy goods and services on installments with **TBI Bank** in a few easy steps:

Select a product from the site and contact us. We will guide you through the order completion, payment method, and desired monthly installment.



1. Our Customer Service Center employee will contact you to fill in the necessary details.



2. After approval of the request, we will send you an SMS and email with a secret link through which you can attach photos of your ID card and we will complete your identification.



3. We check the photos and send a link with all the documents for signing via SMS and email. You sign remotely, and you will receive the signed contract and the remaining documents by email.



4. Done. The purchase can be delivered to a specified address or installed by the merchant's team.

## По-голяма гъвкавост за големи покупки

Пазарувай до 30 000 лв.

Раздели на вноски за 48 месеца

Изцяло дигитален процес

Бързо одобрение

### Why installment?

You shop what you want, when you want.

You pay in convenient installments.

We finance amounts from 100 to 30,000 BGN. Repayment period from 3 to 48 months

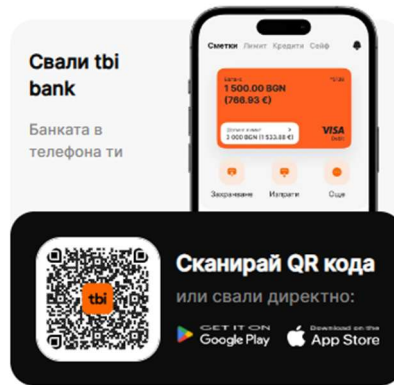
⚡️ **Полу** You get a quick response to your request.

🖥️ Completely digital process, full assistance in signing the contract from our employee from the **TBI Bank** Service Center.

✅ No hidden fees and commissions.

🔒 Your data is fully protected – the data collection and signing process is secure and goes through special links and a unique code. All of this happens remotely and fully complies with GDPR rules.

👍 You can pay your installment at your convenience, online or in person, choosing from many different ways. You can do it even easier from anywhere through the **TBI Bank** mobile app. Download it here:



With **TBI Bank**, your purchases are protected.

Don't forget to add "Purchase and Product Protection" insurance. It's important. In case of complete damage, theft, robbery or other adverse events, according to the specified terms of our insurer, he may partially or fully cover the value of the goods. **Learn more about the protection by contacting a TBI Bank employee at 0700 17 571 / \*8242 or read [HERE](#).**

## Frequently Asked Questions about shopping on installments with TBI Bank.

### I've never bought anything on installments. What should I expect?

The process is easy and designed to be accessible to people who have never used this financing method.

### What do I need to apply for a product on credit?

You need to have a valid ID card.

### What conditions do I need to meet to get approved?

Requirements:

- Be a Bulgarian citizen over 18 years of age.
- **TBI Bank** may also finance foreign citizens with permanent residence status.

### What are the steps to apply?

1. Select the desired product or service, and contact the merchant or **TBI Bank**.
2. Provide us with the necessary personal information.
3. Validate your identity.
4. **TBI Bank** performs all necessary checks automatically.

5. Upon approval, you will receive a link to sign the contract.

6. The entire process - from starting the application to a signed contract - usually takes a few minutes.

### **How long will it take to find out if I can pay for my purchase with TBI Bank?**

The application process is quick and easy. Our Customer Service Center representative will assist you. You will receive a quick response to your request within minutes.

- There may be a delay if additional verification is required.

### **Once TBI Bank approves me, who will pay the merchant?**

After approval and signing the contract, **TBI Bank** will transfer the amount directly to the merchant on your behalf.

### **When will the merchant ship the goods to me?**

After signing the contract, the merchant automatically receives information about the status of the order and is committed to shipping the goods.

### **How much will the total amount I have to pay be?**

You will learn information about the total amount:

- When applying from a representative of the **TBI Bank** Customer Service Center.
- After approval – in the email you will receive after completing the application.

### **When do I have to pay my first installment?**

The first installment is indicated in the repayment plan provided. Typically, the due dates are:

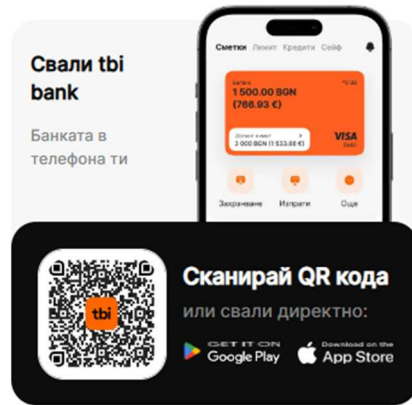
- The 5th, 15th or 25th of the month.

The date is automatically determined based on the date of purchase.

### **How can I repay my monthly installments?**

You can repay your installments in the following ways:

- In the tbi bank mobile application.
- At a bank office.
- At a cash terminal and others. You can find more information here: [Payment methods](#).



### **Are there any additional fees that I owe to TBI Bank?**

No, **TBI Bank** does not charge any additional fees. The entire obligation is visible upon application in the provided Euro-form.

**TBI Bank** is part of the TBIF Financial Services B.V. group. Our mission is to offer customers modern products, flexible repayment schemes and attractive promotions. We are a dynamic challenger bank with operations in Bulgaria, Romania, Greece, Germany and Latvia. We strive to make financial products accessible to everyone and to provide the best customer experience.