

Fibank Launches Its Smart Lady Program Aimed at Women in Business

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Fibank (First Investment Bank) has launched a program specially tailored for women in business, as a result of extensive research and discussions with experts and female entrepreneurs.

The program, titled Smart Lady, is implemented in partnership with MasterCard. It features not only lending opportunities, but also a number of other financial and non-financial solutions that offer support and security to business women. Those include a wide range of loan products offered at preferential terms, with flexible repayment plans and maturities of up to 5 years for working capital and 15 years for investment loans.

Another option is the grace period on principal payments during maternity leave which may reduce monthly installments by up to 75% over a period of 15 months. During that time the bank will only require interest payments on the loan used. The Smart Lady program also offers a number of additional benefits such as children's savings accounts with growing interest rate, Diners Club First Lady credit cards that come with breast cancer insurance, discounts on purchases in over 400 retail outlets, access to VIP lounges at airports, and other club privileges.

Among the most attractive features of the Smart Lady program are the two integrated health and accident insurance policies provided by **FiHealth Insurance**.

By this program, Fibank aims to provide female entrepreneurs with financial support and cooperation at every stage of their business development. Among the planned activities are a number of conferences, trainings and seminars where they will be able to exchange experience and receive professional advice. An electronic platform is under development that will provide online training and information updates on relevant topics.

"The Smart Lady program offers a range of products specially designed and tailored for women. The objective of our bank is to establish itself as a trusted and reliable partner to any female entrepreneur who strives at achieving business success – and also to disprove the cliché that business is a reserved area for men only. This involves the creation of a broad non-financial platform providing business ladies with the opportunity, through seminars and meetings, to build up their skills and find like-minded persons to draw courage and inspiration from," said Ms. Maya Georgieva, Deputy Chair of the Supervisory Board of Fibank.

First Investment Bank is a public company, with Mr. Tzeko Minev and Mr. Ivailo Mutafchiev as majority shareholders.

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