

**Conditii Generale de Afaceri**  
*General Business Conditions*

**Anexa 1 - Tarife, Termeni si Conditii Persoane Fizice**  
*Annex 1 - Tariffs, Terms & Conditions Individuals*

<b>TARIFE, TERMENI ȘI CONDIȚII</b>		<b>RATES, TERMS AND CONDITIONS</b>	
<b>CONTURI CURENTE si CONTURI DE PLATI CU SERVICII SE BAZA</b>		<b>CURRENT ACCOUNTS and PAYMENT ACCOUNTS WITH BASIC SERVICES</b>	
Deschidere cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	Fara comision	Opening current account/ payment account with basic services vulnerable/non-vulnerable Client	Free of Charge
Administrare cont curent <ul style="list-style-type: none"> <li>• nu se aplica pentru contul utilizat pentru plata ratelor lunare in cazul clientilor care solicita un produs de creditare si conturilor curente deschise anterior datei 28 octombrie 2019</li> <li>• nu se aplica conturilor in valuta in cazul clientilor care detin pachetul Standard sau Plus si conturilor in valuta in cazul clientilor care detin sume in conturile Vista Bank de minim 100 000 LEI sau echivalent in valuta</li> </ul>	5 LEI/ Luna in moneda contului	Current account administration <ul style="list-style-type: none"> <li>• does not apply for the account used for payments of the monthly installments in case of loans product requests and to the accounts opened before 28th October 2019</li> <li>• does not apply for foreign currency accounts for customers that have Standard or Plus Package and for foreign currency accounts for customers that have amounts in Vista Bank accounts of minimum 100 000 LEI or equivalent in foreign currency</li> </ul>	5 LEI/ month in the currency of the account
Administrare cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	Fara comision	Payments account with basic services vulnerable/ non-vulnerable administration	Free of Charge
Deschidere cont ESCROW	0,25% minim 100 EUR maxim 1.000 EUR	ESCROW account opening	0.25%, minimum 100 EURO maximum 1,000 EUR
Adminstrare Pachet Vista Standard	5 LEI/Luna	Standard Vista Package administration	5 LEI/month
Adminstrare Pachet Vista Plus	8 LEI/Luna	Plus Vista Package administration	8 LEI/month
Adminstrare Pachet Vista Virare Venituri	Fara comision	Income Vista Package administration	Free of Charge

Adminstrare Pachet Vista Premium	Fara comision
Inchidere cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	Fara comision
Extrase de cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil (lunare) trimise prin metoda agreata cu clientul Bancii:	
Fax	Fara comision
Posta	Fara comision
Alta metoda agreata (inclusiv la sediul Bancii)	Fara comision
Extrase de cont trimise zilnic prin Fax (numai pentru cont curent)	20 EUR/ Luna
Extras suplimentar de cont (numai pentru cont curent)	3 EUR/ Extras
<b>TRANZACTII CU NUMERAR</b>	
Depunere numerar cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	Fara comision
Retragere numerar cont curent	0,50% minim 3 EUR
Retragere numerar cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	Fara comision
Retragere numerar a sumelor provenite din depozit (suma depozitului si/sau dobanda) in ziua scadentei pentru depozite la termen mai mare sau egal cu 1 Luna pentru cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	Fara comision

Premium Package administration	Free of Charge
Closing a current account/ payment account with basic services vulnerable/non-vulnerable client	Free of Charge
Statements of Current Account/ Payment account with basic services for vulnerable/ non-vulnerable Consumer (monthly) sent by the method agreed with the Bank's client:	
Fax	Free of Charge
Post	Free of Charge
Another mean agreed with Customer (including at the Bank's Premises)	Free of Charge
Account statements sent daily by Fax/ (only for the current account)	20 EUR/month
Additional account statement (only for the current account)	3 EUR/Account statement
<b>CASH TRANSACTIONS</b>	
Cash deposit to the Current Account/ payments account with basic services for vulnerable/ non-vulnerable Consumer	Free of Charge
Cash withdrawal Current Account	0.50%, min. 3 EUR
Cash withdrawal from payments account with basic services vulnerable/non-vulnerable	Free of Charge
Cash withdrawal on maturity day for amounts from deposits (amount of the deposit and/or interest) with a term of more than or equal to 1 month for the current account/ payment account with basic services vulnerable/non-vulnerable client	Free of Charge

Retragere numerar fonduri provenite din pensii	Fara comision
Retragere numerar pentru sumele trase din credit, indiferent de data la care este tras creditul	Fara comision
<p>Pentru orice retragere de numerar pentru sume care depasesc 10.000 EUR sau echivalent, Banca va fi instiintata cu cel putin o zi lucratoare in avans, inainte de ora 12.00.</p> <p>Pentru orice retragere de numerar pentru sume care depasesc 10.000 EUR sau echivalent retrase fara anunt prealabil se va percepe o taxa de 30 EUR.</p>	
<b>COSTURI AFERENTE UTILIZARII CARDULUI DE DEBIT</b> <b>Vista Visa Debit</b>	
Cost utilizare card pentru numerar la ATM-urile Vista Bank si Euronet	0
Cost utilizare card pentru retragere numerar la ATM-urile si ghiseele bancilor pe teritoriul Uniunii Europene si Spatiului Economic European, pentru card atasat conturilor de plati cu servicii de baza, consumator vulnerabil/ nevulnerabil *	0
<p>*Primele 10 (zece) operatiuni consecutive de plata efectuate pe teritoriul Uniunii Europene in cursul unei luni calendarisice (reprezentand plati efectuate la ghiseu si/sau internet banking si/sau operatiuni de plata prin card, inclusiv plati online) - pentru contul de plati cu servicii de baza consumator vulnerabil sunt fara comision.</p>	
Cost standard utilizare card pentru retragere numerar la ATM-urile si Ghiseele (POS-urile) de pe teritoriul Uniunii Europene si Spatiului Economic European	1% + 2,5 LEI/ tranzactie
Cost utilizare card pentru retragere numerar la ATM-uri si Ghiseele (POS-urile) din afara teritoriului Uniunii Europene si Spatiului Economic European	1,5% min. 10 LEI/ tranzactie

Cash withdrawal from pension funds	Free of Charge
Cash withdrawal for the amounts drawn from the credit, regardless of the date the credit is drawn	Free of Charge
<p>The Bank shall be informed about any cash withdrawal for amounts exceeding EUR 10,000 or the equivalent, at least one business day in advance before 12.00 am.</p> <p>For any cash withdrawals for amounts over 10,000 EUR or equivalent, without prior notice, there will be a 30 EUR charge.</p>	
<b>COSTS FOR THE USE OF DEBIT CARD</b> <b>Vista Visa Debit</b>	
Card Usage for cash withdrawal at ATMs of Vista Bank and Euronet	0
Card usage for cash withdrawals at ATMs and bank counters in the European Union and the European Economic Area for cards attached to payment account with basic services vulnerable/ non-vulnerable client*	0
<p>*The first 10 (ten) consecutive payment transactions performed within the European Union during a calendar month (representing payments at the counter and/or internet banking and/or card payment transactions, including online payments) - for a payment account with basic services - vulnerable client are free of commissions.</p>	
Standard Card usage cost for cash withdrawals at ATMs and counters (POS) in the European Union and the European Economic Area	1% + 2.5 LEI/transaction
Card usage cost for cash withdrawals at ATMs and Counters (POS) outside the territory of the European Union and the European Economic Area	1.5% min. 10 LEI/transaction

Cumparaturi la comercianti din Romania si din afara tarii	0	Shopping at merchants in Romania and abroad	0
Comision conversie valutara pentru tranzactii in alta moneda decat LEI si EUR	2%	Currency conversion fee for transactions in a currency other than LEI and EUR	2%
Comision conversie valutara pentru tranzactiile in EUR	0,5%	Currency conversion fee for EUR transactions	0.5%
Interogare sold la ATM-urile Vista Bank S.A.	0	Balance inquiry at ATMs of Vista Bank S.A.	0
Interogare sold la alte ATM-uri din tara si strainatate	0	Balance inquiry at other ATMs in the country and abroad	0
Emitere card principal	0	Main card issuance	0
Emitere card suplimentar	0	Supplementary card issuance	0
Reemitere card (plastic)	10 LEI	Card reissuance (plastic)	10 LEI
Inlocuire card pierdut/ furat	30 LEI	Lost/stolen card replacement	30 LEI
Reemitere PIN	10 LEI	PIN reissuance	10 LEI
Schimbare cod PIN	0	PIN code change	0
Extras de cont lunar	0	Monthly account statement	0
Extras de cont suplimentar (la cerere)	3 EUR/ Extras	Additional account statement (by request)	3 EUR/statement
Emitere card in regim de urgenta in strainatate	150 EUR in echivalent moneda	Cost of emergency card issuance abroad	150 EUR in account
Dobanda descoperit de cont neautorizat	25 %	Unauthorized overdraft interest	25 %
Comision anual administrare card principal/ secundar	15 LEI (nu se percepe cardurilor principale, parte din pachetul de produse)	Annual card administration fee, per principal/ secondary card	15 LEI (does not apply for principal cards part of products package)
Comision refuz nejustificat la plata	20 LEI	Unjustified payment refusal	20 LEI
Limita zilnica utilizare card	10.000 LEI	Daily limit	10,000 LEI
Limita zilnica retragere numerar de la ATM-uri (inclusa in Limita zilnica utilizare card)	3.000 LEI	Cash daily limit (include in daily limit)	3,000 LEI

Numar zilnic tranzactii (ATM si POS)	10
<b>COSTURI AFERENTE UTILIZARII CARDULUI DE DEBIT</b> <b>Vista Visa Debit Platinum</b>	
Cost utilizare card pentru numerar la ATM-urile Vista Bank si Euronet	0,5%
Cost utilizare card pentru numerar la ATM-uri si Ghiseele (POS-urile) de pe teritoriul Uniunii Europene si Spatiului Economic European	1% minim 5 LEI
Cost utilizare card pentru numerar la ATM-uri si Ghiseele (POS-urile) din afara teritoriului Uniunii Europene si Spatiului Economic European	1,5% minim 10 LEI
Cumparaturi la comercianti din Romania si din afara tarii	0
Comision conversie valutara pentru tranzactii in strainatate	2%
Interogare sold la ATM-urile Vista Bank S.A.	0
Interogare sold la alte ATM-uri din tara si strainatate	0
Emitere card principal	0
Emitere card suplimentar	0
Reemitere card (plastic)	45 LEI
Inlocuire card pierdut/ furat	45 LEI
Reemitere PIN	10 LEI
Schimbare cod PIN	0
Extras de cont lunar	0
Extras de cont suplimentar (la cerere)	3 EUR/ extras

Daily number of transactions (POS and ATM)	10
<b>COSTS FOR THE USE OF DEBIT CARD</b> <b>Vista Visa Debit Platinum Card</b>	
Card usage for cash withdrawal at ATMs of Vista Bank and Euronet	0.5%
Card usage cost for cash withdrawals at ATMs and counters (POS) in the European Union and the European Economic Area	1% minim 5 LEI
Card usage cost for cash withdrawals at ATMs and Counters (POS) outside the territory of the European Union and the European Economic Area	1.5% minim 10 LEI
Shopping at merchants in Romania and abroad	0
Currency conversion fee for abroad transaction	2%
Balance inquiry at ATMs of Vista Bank S.A.	0
Balance inquiry at other ATMs in the country and abroad	0
Main card issuance	0
Supplementary card issuance	0
Card reissuance (plastic)	45 LEI
Lost/stolen card replacement	45 LEI
PIN reissuance	10 LEI
PIN code change	0
Monthly account statement	0
Additional account statement	3 EUR/ extras

Cost emitere card in regim urgenta in strainatate	150 EUR in echivalent moneda de cont
Dobanda descoperit de cont neautorizat	25 %
Comision anual administrare card principal/ secundar	500 LEI/ card
Comision refuz nejustificat la plata	20 LEI
Limita zilnica utilizare card	40.000 LEI
Limita zilnica retragere numerar de la ATM-uri (inclusa in Limita zilnica utilizare card)	14.000 LEI
Numar zilnic tranzactii (ATM si POS)	30

**COSTURI AFERENTE UTILIZARII CARDULUI DE CREDIT**  
**Vista Visa Standard**

Cost utilizare card pentru numerar la ATM-urile Vista Bank	2,75% minim 10 LEI
Cost utilizare card pentru numerar la ATM-uri si Ghiseele (POS-urile) de pe teritoriul Uniunii Europene si Spatiului Economic European	
Cost utilizare card pentru numerar la ATM-uri si Ghiseele (POS-urile) din afara teritoriului Uniunii Europene si Spatiului Economic European	
Cumparaturi la comercianti din Romania si din afara tarii	0
Comision conversie valutara pentru tranzactii in alta moneda decat LEI si EUR	2%
Comision conversie valutara pentru tranzactiile in EUR	0,5 %
Interogare sold la ATM-urile Vista Bank S.A.	0

Cost of emergency card issuance abroad	150 EUR in account currency equivalent
Unauthorized overdraft interest	25 %
Annual card administration fee, principal/ secondary card	500 LEI/ card
Unjustified payment refusal	20 LEI
Daily limit	40,000 LEI
Cash daily limit (include in daily limit)	14,000 LEI
Daily number of transactions (POS and ATM)	30

**COSTS FOR THE USE OF CREDIT CARD**  
**Vista Visa Standard**

Card usage for cash withdrawal at ATMs of Vista Bank	2.75% minim 10 LEI
Card usage cost for cash withdrawals at ATMs and counters (POS) in the European Union and the European Economic Area	
Card usage cost for cash withdrawals at ATMs and Counters (POS) outside the territory of the European Union and the European Economic Area	
Shopping at merchants in Romania and abroad	0
Currency conversion fee for transactions in a currency other than LEI and EUR	2%
Currency conversion fee for EUR transactions	0.5%
Balance inquiry at ATMs of Vista Bank S.A.	0

Interogare sold la alte ATM-uri din tara si strainatate	0
Emitere card principal	0
Emitere card suplimentar	0
Reemitere card (plastic)	10 LEI
Inlocuire card pierdut/ furat	30 LEI
Reemitere PIN	10 LEI
Cost notificare credit restant	10 LEI
Cost emitere card in regim urgenta in strainatate	150 EUR in echivalent moneda de cont
Comision anual administrare card principal	0 LEI in primul an, 40 LEI incepand cu al doilea an
Comision anual administrare card suplimentar	0 LEI in primul an, 10 LEI/ card incepand cu al doilea an
Comision refuz nejustificat la plata	50 LEI
Limita zilnica utilizare card	20.000 LEI
Limita zilnica retragere numerar de la ATM-uri (inclusa in Limita	7.000 LEI
Numar zilnic tranzactii (ATM si POS)	15
<b>COSTURI AFERENTE UTILIZARII CARDULUI DE CREDIT Vista Visa Platinum</b>	
Cost utilizare card pentru numerar la ATM-urile Vista Bank	2,75% minim 10 LEI
Cost utilizare card pentru numerar la ATM-uri si Ghiseele (POS-urile) de pe teritoriul Uniunii Europene si Spatiului Economic European	

Balance inquiry at other ATMs in the country and abroad	0
Main card issuance	0
Supplementary card issuance	0
Card reissuance (plastic)	10 LEI
Lost/stolen card replacement	30 LEI
PIN re-issuance	10 LEI
Overdue payment notification	10 LEI
Cost of emergency card issuance abroad	150 EUR in equivalent account
Annual principal card administration fee	0 LEI first year, 40 LEI starting with the second year
Annual supplementary card administration fee	0 LEI first year, 10 LEI/card starting with the second year
Unjustified payment refusal	50 LEI
Daily limit	20,000 LEI
Cash daily limit (include in daily limit)	7,000 LEI
Daily number of transactions (POS and ATM)	15
<b>COSTS FOR THE USE OF CREDIT CARD Vista Visa Platinum</b>	
Card usage for cash withdrawal at ATMs of Vista Bank	2.75% minim 10 LEI
Card usage cost for cash withdrawals at ATMs and counters (POS) in the European Union and the European Economic Area	

Cost utilizare card pentru numerar la ATM-uri si Ghiseele (POS-urile) din afara teritoriului Uniunii Europene si Spatiului Economic European	
Cumparaturi la comercianti din Romania si din afara tarii	0
Comision conversie valutara pentru tranzactii in strainatate	1%
Interogare sold la ATM-urile Vista Bank S.A.	0
Interogare sold la alte ATM-uri din tara si strainatate	0
Emitere card principal	0
Emitere card suplimentar	0
Reemitere card (plastic)	45 LEI
Inlocuire card pierdut/ furat	45 LEI
Reemitere PIN	10 LEI
Cost emitere card in regim urgenta in strainatate	150 EUR in echivalent moneda de cont
Comision anual administrare card principal/ suplimentar	450 LEI /card
Comision refuz nejustificat la plata	50 LEI
Limita zilnica utilizare card	Nelimitat
Limita zilnica retragere numerar de la ATM-uri (inclusa in Limita zilnica utilizare card)	20.000 LEI
Numar zilnic tranzactii (ATM si POS)	30
<b>CECURI SI BILETE LA ORDIN</b>	
<b>Incasare de Cecuri si Bilete la Ordin in format electronic</b>	

Card usage cost for cash withdrawals at ATMs and Counters (POS) outside the territory of the European Union and the European Economic Area	
Shopping at merchants in Romania and abroad	0
Currency conversion fee for abroad transaction transactions	1%
Balance inquiry at ATMs of Vista Bank S.A.	0
Balance inquiry at other ATMs in the country and abroad	0
Main card issuance	0
Supplementary card issuance	0
Card reissuance (plastic)	45 LEI
Lost/stolen card replacement	45 LEI
PIN reissuance	10 LEI
Emergency card issuance abroad	150 EUR in equivalent account
Annual card administration fee, principal/ supplementary	450 LEI /card
Unjustified payment refusal	50 LEI
Daily limit	Unlimited
Cash daily limit (include in daily limit)	20,000 LEI
Daily number of transactions (POS and ATM)	30
<b>CHEQUES AND PROMISSORY NOTES</b>	
<b>Cheque Cashing and Promissory Notes in electronic format</b>	



Creditare la incasare	2,50 LEI + 0,88 LEI (Comision Transfond)/ Instrument
Comisionul se va percepe si in caz de refuz total sau partial.	
Trase asupra altor Banci in valuta	0,25% minim 20 EUR maxim 500 EUR
<b>Plata Cecuri si Bilete la Ordin decontate in sistem electronic</b>	
Pana la 500 LEI	5 LEI
Intre 500 – 10.000 LEI	6 LEI
Intre 10.000 – 50.000 LEI	7 LEI
≥ 50.000 LEI	15 LEI
Plata Cecuri si Bilete la Ordin decontate in format vechi (prin Conventie)	20 LEI + 6 LEI (comision TransFonD decontare SWIFT)
Incasare Cecuri si Bilete la Ordin decontate in format vechi (prin conventie)	20 LEI
<b>Diverse comisioane privind Instrumentele de Debit</b>	
<b>Emitere carnet cec in lei</b>	
1 Fila	1 LEU
25 File	25 LEI
Bilete la Ordin eliberate Clientilor	1 LEU/ Instrument
Serviciu custodie (leasing, etc.)	2 LEI/ Instrument
Investigatii cecuri in valuta	10 EUR + comisioane banci corespondente

Collection of instruments	2.50 LEI + 0.88 LEI (Transfond Commission)/ Instrument
This commission will be charged even is the case of total or partial refusal.	
Drawn on other Banks in foreign currency	0.25%, minimum 20 EUR maximum 500 EUR
<b>Cheque Cashing and Promissory Notes in electronic format</b>	
Up to 500 LEI	5 LEI
Between 500 – 10,000 LEI	6 LEI
Between 10,000 – 50,000 LEI	7 LEI
≥ 50,000 LEI	15 LEI
Payment of Cheques and Promissory Notes settled in old format (settled through Convention)	20 LEI + 6 LEI (TransFonD SWIFT settlement fee)
Collection of Cheques and Tickets in old format (by convention)	20 LEI
<b>Miscellaneous commissions regarding Debit Instruments</b>	
<b>Cheques books in lei issuing</b>	
1 Fold	1 LEU
25 Folds	25 LEI
Promissory Notes issued to Customers	1 LEU/instrumen
Custody service (leasing, etc.)	2 LEI/instrument
Foreign currency cheques investigations	10 EUR + correspondent bank fees

Cecuri in valuta returnate neplatite	10 EUR + comisioane banci corespondente
<b>TRANSFERURI IN LEI</b>	
<b>Incasari in favoarea Titularilor de cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil</b>	
Interbancare , inclusiv in regim instant	Fara comision
Intrabancare	Fara comision
<b>Plati</b>	
Intrabancare (comisioane suportate de ordonator) - Cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	Fara comision
<p><b>Interbancare*</b></p> <p>Primele 10 (zece) operatiuni de plata efectuate pe teritoriul Uniunii Europene in cursul unei luni calendarisice (reprezentand plati efectuate la ghiseu si/sau internet banking si/sau operatiuni de plata prin card, inclusiv plati online) - pentru <b>cont de plati cu servicii de baza consumator vulnerabil nu se percep comisioane.</b></p> <p>Incepand cu a 11-a (unsprezecea) tranzactie din luna, pentru consumatorul vulnerabil se vor percepe urmatoarele comisioane.</p> <p>Aceste comisioane se aplica si pentru <b>cont curent/ cont de plati cu servicii de baza consumator nevulnerabil incepand cu prima tranzactie.</b></p>	
Pana la 500 LEI, inclusiv in regim instant	5,51 LEI
Intre 500 – 10.000 LEI, inclusiv in regim instant	7,51 LEI
Intre 10.000 – 50.000 LEI, inclusiv in regim instant	9,51 LEI
≥ 50.000 LEI si urgente (orice suma)	21 LEI

Foreign currency cheques returned unpaid	10 EUR + correspondent bank fees
<b>LEI TRANSFERS</b>	
<b>Incomings for Current Account Holders/ Payment Account with basic services Vulnerable/ Non-vulnerable Consumer</b>	
Interbank, including instant incomigs	Free of Charge
Intrabank	Free of Charge
<b>Payments</b>	
Intrabank (charges are for the ordering party) Current Account Holders/ Payment Account with basic services Vulnerable/ Non-vulnerable Consumer	Free of Charge
<p><b>Interbank settlement *</b></p> <p>The first 10 (ten) payment transactions performed within the European Union during a calendar month (representing payments at the counter and/or internet banking and/or card payment transactions, including online payments) - for a <b>payment account with basic services - vulnerable client are free of fees.</b></p> <p>Starting with the 11th (eleventh) transaction of the month, the following fees will be charged to the vulnerable client.</p> <p>These fees apply also to the <b>current account / payment account with basic services - non-vulnerable client starting with the first transaction.</b></p>	
Up to 500 LEI, including instant payments	5.51 LEI
Between 500 – 10.000 LEI, including instant payments	7.51 LEI
Between 10.000 – 50.000 LEI, including instant payments	9.51 LEI
≥ 50.000 LEI and Urgent payments (any amount)	21 LEI

Taxa de anulare pentru cont curent	30 LEI
Taxa de anulare cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	Fara comision
Investigatii cont curent	Cost real
Investigatii cont de plati cu servicii de baza consumator vulnerabil/nevulnerabil	Fara comision
Plati efectuate ca urmare a indeplinirii obligatiilor in calitate de tert poprit cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil*	
Pana la 50.000 LEI	15,51 LEI
≥ 50.000 LEI	21 LEI
Comision administrare poprire	30 LEI pentru fiecare adresa infiintata
Plati din contul ESCROW*	
Pana la 50.000 LEI	40,51 LEI
≥ 50.000 LEI	46 LEI
*Comisionul Transfond 0,51 LEI pentru platile < 50.000 LEI, 0,45 LEI pentru platile instant < 50.000 LEI si comisionul BNR de 6 LEI pentru platile ≥ 50.000 LEI sunt incluse.	
<b>Ordine de plata documentare – conditionate (lei sau valuta)</b>	
Avizare	50 EUR
Emitere	50 EUR
Modificari/ Anulari	25 EUR/ Operatiune
Plata	0,20%, minim 25 EUR maxim 1.500 EUR

Cancellation fee for the current account	30 LEI
Cancellation fee for the payment account with basic services - vulnerable/non-vulnerable Client	Free of Charge
Current account investigations	Real cost
Payment account investigations with basic services - vulnerable/non-vulnerable Client	Free of Charge
Payments made as a result of accomplishing the obligations as seized third party current account/ payment account with basic services - vulnerable/non-vulnerable Consumer*	
Up to 50,000 LEI	15.51 LEI
≥ 50,000 LEI	21 LEI
Garnishment administration fee	30 LEI per each set up garnishment address
Payments from the ESCROW account*	
Up to 50,000 LEI	40.51 LEI
≥ 50,000 LEI	46 LEI
*Transfond commission of 0.51 LEI for payments < 50,000 LEI, 0.45 LEI for instant payments < 50,000 LEI and BNR commission of 6 LEI for payments ≥ 50,000 LEI are included.	
<b>Documentary payment orders - conditional payment orders (lei or foreign currency)</b>	
Advice	50 EUR
Issuing	50 EUR
Amendments/ Cancellations	25 EUR/Operation
Payment	0.20%, minimum 25 EUR, maximum 1,500 EUR

Emitere Ordin de Plata Conditionat pentru refinantare Card de Credit	Fara comision
Plata Ordin de Plata Conditionat pentru refinantare Card de Credit	Fara comision
La platile in LEI se adauga comisionul Transfond de 0,51 LEI pentru suma < 50.000 LEI si comisionul BNR de 6 LEI pentru sume ≥ 50.000 LEI.	
<b>TRANSFERURI IN VALUTA</b>	
<b>Incasari</b>	
In cazul incasarilor „in scope” se va credita contul clientului cu data de valuta din extrasul de cont al Bancii corespondente.	
Interbancare	Fara comision
Intrabancare	Fara comision
<b>Plati</b>	
In cazul platilor in Euro „in scope” (plati pe teritoriul Uniunii Europene si Spatiul Economic European numai cu optiunea SHA) – comisiunile se retin in echivalent Euro la cursul BNR de la data efectuarii platii	
Intrabancare	Fara comision
Interbancare*	
Pana la 500 LEI echivalent EUR	5,51 LEI
Intre 500 – 10.000 LEI echivalent EUR	7,51 LEI
Intre 10.000 – 50.000 LEI echivalent EUR	9,51 LEI
≥ 50.000 LEI echivalent EUR si urgente (orice suma)	21 LEI
*Comisiunile SEPA/TARGET 2 sunt incluse	
<b>Diferite operatiuni privind transferurile in valuta</b>	

Issuing of Conditional Payment Order for Refunding the Credit Card	Free of Charge
Payment of Conditional Payment Order for Refunding Credit Card	Free of Charge
For payments in LEI add the Transfond commission of 0.51 LEI for payments < 50,000 LEI and BNR commission of 6 LEI for payments ≥ 50,000 LEI	
<b>TRANSFERS IN FOREIGN CURRENCY</b>	
<b>Incomings</b>	
In the case of "in scope" receipts, the client's account will be credited with the date of currency from the corresponding bank statement.	
Interbank	Free of Charge
Intra-banking	Free of Charge
<b>Payments</b>	
In case of “in scope” payments made within the European Union and the European Economic Area with the option SHA – the commissions will be taken in Euro equivalent at NBR exchange rate at the date of the payments	
Intrabank	Free of Charge
Interbank *	
Up to 500 LEI EUR equivalent	5.51 LEI
Between 500 – 10,000 LEI EUR equivalent	7.51 LEI
Between 10,000 – 50,000 LEI EUR equivalent	9.51 LEI
≥ 50,000 LEI EUR equivalent and urgent payments (any amount)	21 LEI
*SEPA/TARGET 2 commissions are included	
<b>Miscellaneous operations regarding transfers foreign currency transfers</b>	

Speze pentru investigatii	Costuri reale
Taxa de anulare plata	30 LEI
<b>In cazul platilor in valuta „out of scope” (plati in afara teritoriul Uniunii Europene si Spatiul Economic European) si platilor „in scope” (plati pe teritoriul Uniunii Europene si Spatiul Economic European) in alta valuta decat Euro</b>	
Intrabancare	Fara comision
Interbancare	0,20%, minim 5 EUR maxim 150 EUR + taxa SWIFT pana la 50.000 EUR 0,20%, minim 20 EUR maxim 1.500
<b>Diferite operatiuni privind transferurile interbancare in valuta</b>	
Speze pentru investigatii (inclusiv comisiunile Bancilor Corespondente) referitoare la tranzactiile efectuate de Banca	Costuri reale, minim 10 EUR, maxim 50 EUR
Taxa SWIFT	10 EUR
Taxa de urgenta pentru plati cu data de valuta aceeasi zi	25 EUR
Taxa de anulare (inclusiv comisiunile Bancilor Corespondente)	Costuri reale, minim 10 EUR, maxim 50 EUR
Comisioane optiunea OUR Banci corespondente	Maxim 25 EUR
<b>SCRISORI DE GARANTIE</b>	
<b>EMITEREA GARANTIILOR CU DEPOZIT COLATERAL IN LEGATURA DIRECTA CU OPERATIUNILE FINANCIARE EFECTUATE DE BANCA PENTRU CLIENTII SAI</b>	
Comision pentru emiterea Scrisorii de Garantie	0,50%/ trimestru sau fractie din trimestru, minim 50 EUR

Investigation charges	Real costs
Cancellation fee	30 LEI
<b>In the case of "out of scope" payments (payments outside the European Union and the European Economic Area) and "in scope" payments (payable within the European Union and the European Economic Area) in other currency than Euro</b>	
Intrabank	Free of Charge
Interbank	0.20%, minimum 5 EUR maximum 150 EUR + SWIFT fee up to 50,000 EUR
<b>Miscellaneous operations regarding interbank transfers in foreign currency</b>	
Investigation Charges (including Correspondent Banks' charges) relating to transactions performed by the Bank.	Real costs, minimum EUR 10 maximum 50 EUR
SWIFT fee	10 EUR
Emergency fee for payments with the same day value date	25 EUR
Cancellation fee (including Correspondent Bank fees)	Real costs, minimum 10 EUR
Commissions of OUR option of Correspondent Banks	Maximum 25 EURO
<b>LETTERS OF BANK GUARANTEE</b>	
<b>ISSUING GUARANTEE WITH A COLLATERAL IN A DIRECT CONNECTION WITH FINANCIAL OPERATIONS PERFORMED BY THE BANK FOR ITS CLIENTS</b>	
Commission for issuing a Letter of Guarantee	0.50%/quarter or fraction of the quarter, minimum 50 EUR

Comision urgenta pentru emiterea Scrisorii de Garantie (in aceeasi zi in care este inregistrata cererea de emitere L/G de la client)	30 EUR
Modificare	50 EUR
Plata	0,20 %, minim 100 EUR maxim 1.500 EUR + Taxa Swift
Comision anulare Scrisoare de Garantie	50 EUR
<b>GARANTII PRIMITE IN LEGATURA DIRECTA CU OPERATIUNILE FINANCIARE EFECTUATE DE BANCA PENTRU CLIENTII SAI</b>	
Avizare fara angajament din partea Bancii, dar incluzand verificarea semnatuurilor	75 EUR
Modificare fara angajament din partea Bancii incluzand anularea	50 EUR
Executarea garantiei la cererea Clientului	100 EUR
Comision de avalizare a Tratelor (Cambii/ Bilete la Ordin)	0,50 %/ trimestru sau fractie din trimestru, minim 100 EUR
Comision anulare Scrisoare de Garantie	50 EUR
Toate comisioanele, sumele minime si maxime pentru emiterea Scrisorilor de Garantie bancara stipulate pe trimestru inseamna ca intregul comision trimestrial se aplica de asemenea si pentru fractiunea de trimestru. Acestea se platesc anticipat, la inceputul tranzactiei.	

Emergency commission for the issuance of the Letter of Bank Guarantee (the same day as the L/G issuance request from the client is registered)	30 EUR
Amendment	50 EUR
Payment	0.20 %, minimum 100 EUR, maximum 1,500 EUR+ Swift fee
Cancellation Fee	50 EUR
<b>GUARANTEES RECEIVED IN DIRECT CONNECTION WITH THE FINANCIAL TRANSACTIONS PERFORMED BY THE BANK FOR ITS CUSTOMERS</b>	
Advising without Bank commitment but including checking of signatures	75 EUR
Amendment without commitment of the Bank, including cancellation	50 EUR
Request on behalf of our Customer asking the issuing Bank to settle the guarantee amount	100 EUR
Availing commission (Bill of Exchange/ Promissory Notes)	0.50%/quarter or fraction of the quarter, minimum 100 EUR
Letter of Guarantee Cancellation Fee	50 EUR
All fees, minimum and maximum amounts for the issuance of quarterly Letters of Bank Guarantee mean that the entire quarterly commission also applies to the quarterly fee. They are paid in advance at the beginning of the transaction.	

<b>INTERNET BANKING / MOBILE BANKING</b>	
Comision Lunar de Administrare	Fara comision
eTOKEN	Fara comision
<b>TRANSFERURI PRIN INTERNET BANKING /MOBILE BANKING</b>	
<b>LEI - cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil</b>	
Intrabancare	Fara comision
Interbancare*	
Pana la 25.000 LEI, inclusiv in regim instant	3 LEI
Intre 25.000 – 50.000 LEI, inclusiv in regim instant	4,5 LEI
≥ 50.000 LEI si urgente (orice suma)	16 LEI
*Comisionul Transfond de 0,51 LEI pentru platile < 50.000 LEI, 0,45 LEI pentru platile instant < 50.000 LEI si comisionul BNR de 6 LEI pentru platile ≥ 50.000 LEI sunt incluse.	
<b>Valuta - numai pentru cont curent</b>	
Intrabancare	Fara comision
Transferuri interbancare* in Euro „in scope” (plati pe teritoriul Uniunii Europene si Spatiul Economic European numai cu optiunea SHA)	
Pana la 25.000 LEI echivalent Euro	3 LEI
Intre 25.000 – 50.000 LEI echivalent Euro	4,5 LEI
≥ 50.000 LEI echivalent Euro si urgente (orice suma)	16 LEI
*Comisionale SEPA/TARGET 2 sunt incluse	
Transferuri interbancare „out of scope” (plati in afara teritoriului Uniunii Europene si Spatiului Economic European) si platilor	0,1%, Min. 5 EUR, Max. 500 EUR + Taxa SWIFT

<b>INTERNET BANKING / MOBILE BANKING</b>	
Monthly administration Fee	Free of Charge
eTOKEN	Free of Charge
<b>TRANSFER BY INTERNET BANKING/ MOBILE BANKING</b>	
<b>LEI - current account/ payment account with basic services - vulnerable/ non-vulnerable Client</b>	
Intrabank	Free of Charge
Interbank *	
Up to 25,000 LEI, including instant payments	3 LEI
Between 25,000 – 50,000 LEI, including instant payments	4.5 LEI
≥ 50,000 LEI and urgent transfers (any amount)	16 LEI
*Transfond commission of 0.51 LEI for payments < 50,000 LEI, 0.45 LEI for instant payments < 50,000 LEI and BNR commission of 6 LEI for payments ≥ 50,000 LEI are included.	
<b>Foreign currency - only for the current account</b>	
Intrabank	Free of Charge
Interbank payments* in Euro "in scope" (payable within the European Union and the European Economic Area only with the SHA option )	
Up to 25,000 LEI Euro equivalent	3 LEI
Between 25,000 – 50,000 LEI Euro equivalent	4.5 LEI
≥ 50,000 LEI Euro equivalent and urgent transfers (any amount)	16 LEI
*SEPA/TARGET 2 commissions are included	
Interbank "out of scope" payments (payments outside the European Union and the European Economic Area) and	0.1%, Min. 5 EUR, Max. 500 EUR + SWIFT Fee

„in scope” (plati pe teritoriul Uniunii Europene si Spatiul Economic European) in alta valuta decat Euro	
Taxa SWIFT	10 EUR
<b>SERVICII DIVERSE</b>	
<b>Inchiriere seif (platibil in avans)</b>	
Comision anual seif marime mica (dimensiuni: lungime 29,5 cm, inaltime 10 cm, adancime 53 cm)	150 EUR + TVA
Comision anual seif marime medie (dimensiuni: lungime 29,5 cm, inaltime 19,5 cm, adancime 53 cm)	200 EUR + TVA
Comision anual seif marime mare (dimensiuni: lungime 29,5 cm, inaltime 29,5 cm, adancime 53 cm)	250 EUR + TVA
Garantie pentru cheie (depozitul pentru garantie nu este purtator de dobanda)	250 EUR
Diverse documente trimise prin Fax referitoare la tranzactiile financiare efectuate de Banca pentru clientii sai	5 LEI/ Pagina
Investigatii in arhiva referitoare la tranzactii financiare efectuate de Banca pentru clientii sai (sub 1 an)	3 EUR/ Pagina
Investigatii in arhiva referitoare la tranzactii financiare efectuate de Banca pentru clientii sai (peste 1 an)	5 EUR/ Pagina
Emitere confirmari pentru auditori	50 EUR + TVA
Scrisoare de bonitate bancara	50 EUR + TVA

“in scope” payments (payable within the European Union and the European Economic Area) in other currency than Euro	
SWIFT fee	10 EURO
<b>MISCELLANEOUS SERVICES</b>	
<b>Safe deposit box rental (payable in advance)</b>	
Small safe deposit box (size: length 29.5 cm, height 10 cm, depth 53 cm) annual commission	150 EUR + VAT
Medium safe deposit box (size: length 29.5 cm, height 19.5 cm, depth 53cm) annual commission	200 EUR + VAT
Large safe deposit box (size: length 29.5 cm, height 29.5 cm, depth 53 cm) annual commission	250 EUR + VAT
Cash deposit the key (the guarantee deposit does not gather interest)	250 EUR
Various documents sent through fax related to financial transactions performed by the Bank for its clients	5 LEI/Page
Archive investigations related to financial transactions performed by the Bank for its clients (for documents less than 1 year)	3 EUR/Page
Archive investigations related to financial transactions performed by the Bank for its clients (for documents more than 1 year)	5 EUR/Page
Confirmation letters for auditors	50 EUR + VAT
Credit worthiness letter	50 EUR + VAT





Scrisoare de confort bancar emisa fara angajament din partea Bancii	30 EUR + TVA
Emitere Scrisoare refinantare	50 EUR
Informatii despre CIP-BNR in legatura cu operatiunile financiare efectuate de Banca (acordare imprumut, depozite, etc.)	5 EUR/ solicitare
Transport de bani numerar	Negociabil
Posta/ Curier (DHL, etc.)	Cost real
Taxa notificare (trimis prin curier)	Cost real
Notificari prin executor judecatoresc	Cost real (taxe executor)
Portabilitate conturi de plati cu servicii de baza/ cont curent	Fara comision

Comfort Letter issued without any responsibility of the Bank	30 EUR + VAT
Issuance of Refinance Letter	50 EUR
Information about CIP-BNR in relation to the Bank's financial operations (granting of loans, deposits, etc.)	5 EUR/request
Cash transportation	Negotiable
Post/Courier services (DHL, etc.)	Real cost
Notification fee (sent by courier)	Real cost
Notifications by bailiff	Real cost (bailiff fees)
Portability of payment accounts with basic services/ current account	Free of Charges



1. Pentru toate tranzactiile care nu apar in acest document, Banca va aviza Clientii asupra comisioanelor si spezelor aplicabile de la caz la caz.
2. Termenii si conditiile mentionate mai sus sunt subiect al conditiilor predominante pe piata si Banca isi rezerva dreptul de a le modifica in orice moment, unilateral, daca se considera necesar, urmand sa avizeze Clientul cu doua luni inainte ca aceste modificari sa intre in vigoare.
3. Cea mai recenta versiune a Tarifelor, Termenilor si Conditiiilor, asa cum este afisata in incinta Bancii, este intotdeauna aplicabila. O copie a Tarifelor, Termenilor si Conditiiilor poate fi solicitata in orice moment de la angajatii Bancii.
4. Toate comisioanele si spezele se vor taxa in valuta tranzactiei, cu exceptia cazurilor in care Clientul solicita altfel si Banca este de acord.
5. Aceste Tarife, Termeni si Conditii se refera la toate tranzactiile care sunt efectuate in relatia cu Banca, mai putin cele in baza unei facilitati de credit sau a altor intelegeri incheiate intre Client si Banca printr-o alta relatie contractuala.
6. Comisioanele se vor retine in EUR sau echivalent la cursul BNR din data tranzactiei.

1. For any transaction which does not appear on this booklet, the Bank will advise the customers of the applicable fees on a case by case basis.
2. The aforementioned terms and conditions are subject to the prevailing market conditions and the Bank reserves the right to amend the terms and conditions at any time at its sole discretion, if it deems it necessary and will notify the Client two months before the specific amendment enter into force.
3. The most recent version of the Tariffs, Terms and Conditions, as displayed in the Bank's premises, is always applicable. A copy of the Tariffs, Terms and Conditions can be requested from the Bank's employees at any time.
4. All fees, commissions and charges will be charged in the currency of the transaction, unless otherwise requested by the Customer and accepted by the Bank.
5. These Tariffs, Terms and Conditions apply to all the transactions, which are made in relation with the Bank, less those based on credit facilities, or all other contractual agreements entered concluded between the Client and the Bank.
6. The commissions are to be held in EUR or equivalent at the NBR exchange rate from the date of transaction.