IMPORTANT:
This document is an integral part of the contract concluded between you and the Bank. Therefore, do not hesitate to ask any Vista Bank Branch to give you a copy whenever you consider it necessary.
You can consult the Rates, Terms and Conditions in force at any time, in any of the bank's units and on the Vista Bank website www.vistabank.ro
These Rates, Terms and Conditions are valid starting from October 7th, 2026

Anexa 1 - Tarife, Termeni si Conditii Persoane Fizice valabila incepand din 7 Octombrie 2026
Annex 1 - Tariffs, Terms & Conditions Individuals valid starting with October 7th, 2026

TARIFE, TERMENI ŞI CONDIŢII	
CONTURI CURENTE si CONTURI DE PLATI CU SERVICII DE BAZA	
Deschidere cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	Fara comision
Administrare cont curent • 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 • nu se aplica conturilor in valuta in cazul clientilor care detin sume in conturile Vista Bank de minim 100 000 LEI sau echivalent in valuta • nu se aplica conturilor deschise pe numele unui minor	5 LEI/ Luna in moneda contului
Administrare cont de plati cu servicii de baza consumator vulnerabil / nevulnerabil	Fara comision
Deschidere cont ESCROW	0,25% minim 100 EUR maxim 1.000 EUR
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 trimise prin metoda agreata cu clientul Bancii:	

RATES, TERMS AND CONDITIONS	
CURRENT ACCOUNTS and PAYMENT ACCOUNTS WITH BASIC SERVICES	
Opening current account/ payment account with basic services vulnerable/non-vulnerable Client	Free of Charge
Current account administration • 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 • does not apply for foreign currency accounts for customers have amounts in Vista Bank accounts of minimum 100 000 LEI or equivalent in foreign currency • does not apply for accounts opened on the name of minor person	5 LEI/ month in the currency of the account
Payments account with basic services administration vulnerable / non-vulnerable customer	Free of Charge
ESCROW account opening	0.25%, minimum 100 EURO maximum 1,000 EUR
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 sent by the method agreed with the Bank's client:	

La sediul Bancii sau trimise prin email (lunar)	Fara comision
Extrase de cont trimise zilnic prin email (numai pentru cont curent)	20 EUR/ Luna
Extras suplimentar de cont (numai pentru cont curent)	3 EUR/ Extras
TRANZACTII CU NUMERAR	
Depunere numerar cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	Fara comision
Comision depunere moneda pentru depuneri moneda lei si valuta EUR pentru sume de peste 20 lei sau echivalent	10% (min 5 lei/min 1 EUR)
Retragere numerar cont curent	1% min. 3 EUR pentru sume ≤ 500.000 LEI; 1,5% pentru sume > 500.000 LEI
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
Retragere numerar fonduri provenite din pensii	Fara comision

At the Bank's Premises or sent daily by email (monthly)	Free of Charge
Account statements sent daily by email (only for the current account)	20 EUR/month
Additional account statement (only for the current account)	3 EUR/Account statement
CASH TRANSACTIONS	
Cash deposit to the Current Account/ payments account with basic services for vulnerable/ non-vulnerable Consumer	Free of Charge
Coin deposit fee for coin deposit lei and EUR for amounts exceeding 20 lei or equivalent	10% (min 5 lei/min 1 EUR)
Cash withdrawal Current Account	1%, min. 3 EUR for amounts ≤ 500,000 LEI; 1.5% for amounts > 500,000 LEI
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
Cash withdrawal from pension funds	Free of Charge

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Retragere numerar pentru sumele trase din credit, indiferent de data la care este tras creditul	Fara comision	Cash withdrawal for the amounts drawn from the credit, regardless of the date the credit is drawn	Free of Charge
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.		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.	
Retragerile de numerar pentru sume care depasesc 10.000 EUR sau echivalent executate fara anunt prealabil	30 EUR	For any cash withdrawals for amounts over 10,000 EUR or equivalent, without prior notice, there will be a 30 EUR charge.	30 EUR
Neridicarea sumelor programate a fi retrase si neexecutate Comisionul se va percepe pentru toata suma programata si neretrasa.	0,25%	Non withdrawals of the scheduled amounts not executed. The fee will be deducted for the whole amount scheduled and unexecuted	0,25%
CARDUL DE DEBIT Vista Visa Debit		**THE DEBIT CARD Vista Visa Debit**	
Retragere de numerar de la ATM-urile Euronet	0	Cash withdrawal at ATMs of Euronet	0
Retragere de numerar[1] de 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	Cash withdrawals[1] 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
*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 /mobile banking si/sau operatiuni de plata prin card, inclusiv plati online) - pentru contul de plati cu servicii de baza consumator vulnerabil sunt fara comision.		*The first 10 (ten) consecutive payment transactions performed within the European Union during a calendar month (representing payments at the counter and/or internet /mobile banking and/or card payment transactions, including online payments) - for a payment account with basic services - vulnerable client are free of commissions.	
Retragere de numerar[1] de la ATM-urile si Ghiseele (POS-urile) de pe teritoriul Uniunii Europene si Spatiului Economic European	1% + 2,5 LEI/ tranzactie	Cash withdrawals[1] at ATMs and counters (POS) in the European Union and the European Economic Area	1% + 2.5 LEI/transaction

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Retragere de numerar[1] de la ATM-uri si Ghiseele (POS-urile) din afara teritoriului Uniunii Europene si Spatiului Economic European	1,5% min. 10 LEI/ tranzactie
Cumparaturi la comercianti din Romania si din afara tarii	0
Conversie valutara pentru carduri emise in LEI	0,5% EUR, 2% alte monede
Conversie valutara pentru carduri emise in EUR	2%
Interogare sold la ATM-urile Euronet din Romania	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
Schimbare cod PIN	0
Extras de cont lunar	0
Extras de cont suplimentar (la cerere)	3 EUR/ Extras
Emitere card in regim de urgenta in strainatate	150 EUR in echivalent moneda
Dobanda descoperit de cont neautorizat	25 %
Administrare card principal/ secundar	15 LEI (nu se percepe cardurilor principale, parte din pachetul de produse)
Comision refuz nejustificat la plata	20 LEI

Cash withdrawals[1] at ATMs and Counters (POS) outside the territory of the European Union and the European Economic Area	1.5% min. 10 LEI/transaction
Shopping at merchants in Romania and abroad	0
Currency conversion for cards issued in LEI	0.5% EUR, 2% other currencies
Currency conversion f for cards issued in EUR	2%
Balance inquiry at ATMs of Euronet in Romania	0
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 reissuance	10 LEI
PIN code change	0
Monthly account statement	0
Additional account statement (by request)	3 EUR/statement
Emergency card issuance abroad	150 EUR in account currency
Unauthorized overdraft interest	25 %
Administration principal/ secondary card	15 LEI (does not apply for principal cards part of products package)
Unjustified payment refusal	20 LEI

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Limita zilnica utilizare card	10.000 LEI
Limita zilnica retragere numerar de la ATM-uri (inclusa in Limita zilnica utilizare card)	3.000 LEI
Numar zilnic tranzactii (ATM si POS)	10
CARDULDE DEBIT Vista Visa Debit Platinum	
Retragere de numerar de la ATM-urile Euronet din Romania	0
Retragere de numerar [1]de la ATM-uri si Ghiseele (POS-urile) de pe teritoriul Uniunii Europene si Spatiului Economic European	0
Retragere de numerar[1] de 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
Conversie valutara	2%
Interogare sold la ATM-urile Euronet din Romania	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

Daily limit	10,000 LEI
Cash daily limit (include in daily limit)	3,000 LEI
Daily number of transactions (POS and ATM)	10
THE DEBIT CARD Vista Visa Debit Platinum Card	
Cash withdrawal at ATMs of Euronet din Romania	0
Cash withdrawals[1] at ATMs and counters (POS) in the European Union and the European Economic Area	0
Cash withdrawals[1] 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	2%
Balance inquiry at ATMs of Euronet din Romania	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

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Extras de cont lunar	0
Extras de cont suplimentar (la cerere)	3 EUR/ extras
Emitere card in regim urgenta in strainatate	150 EUR in echivalent moneda de cont
Dobanda descoperit de cont neautorizat	25 %
Administrare card principal/ secundar	500 LEI/ card
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
CARDULDE CREDIT Vista Visa Standard	
Retragere denumerar de la ATM-urile Euronet din Romania	2,75% minim 10 LEI/ 2 EUR
Retragere de numerar[1] de la ATM-uri si Ghiseele (POS-urile) de pe teritoriul Uniunii Europene si Spatiului Economic European	
Retragere de numerar[1] de 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

Monthly account statement	0
Additional account statement	3 EUR/ extras
Emergency card issuance abroad	150 EUR in account currency equivalent
Unauthorized overdraft interest	25 %
Administration 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
THE CREDIT CARD Vista Visa Standard	
Cash withdrawal at ATMs of Euronet in Romania	2.75% minim 10 LEI/ 2 EUR
Cash withdrawals[1] at ATMs and counters (POS) in the European Union and the European Economic Area	
Cash withdrawals[1] 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

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Conversie valutara pentru carduri emise in LEI	0,5% EUR, 2% alte monede
Conversie valutara pentru carduri emise in EUR	2%
Interogare sold la ATM-urile Euronet din Romania	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/ 2 EUR
Inlocuire card pierdut/ furat	30 LEI/ 6 EUR
Reemitere PIN	10 LEI/ 2 EUR
Notificare credit restant	10 LEI/ 2 EUR
Emitere card in regim urgenta in strainatate	150 EUR
Administrare card principal	0 LEI in primul an, 40 LEI/ 8 EUR pe card, incepand cu al doilea an
Administrare card suplimentar	0 LEI in primul an, 10 LEI/ 2 EUR pe card incepand cu al doilea an
Refuz nejustificat la plata	50 LEI/ 10 EUR
Limita zilnica utilizare card	20.000 LEI/ 4.000 EUR
Limita zilnica retragere numerar de la ATM-uri (inclusa in Limita	7.000 LEI/ 1.400 EUR
Numar zilnic tranzactii (ATM si POS)	15

Currency conversion for cards issued in LEI	0.5% EUR, 2% other currencies
Currency conversion for cards issued in EUR	2%
Balance inquiry at ATMs of Euronet in Romania	0
Balance inquiry at other ATMs in the country and abroad	0
Main card issuance	0
Supplementary card issuance	0
Card reissuance (plastic)	10 LEI/ 2 EUR
Lost/stolen card replacement	30 LEI/ 6 EUR
PIN re-issuance	10 LEI/ 2 EUR
Overdue notification	10 LEI/ 2 EUR
Emergency card issuance abroad	150 EUR
Principal card administration	0 LEI first year, 40 LEI/ 8 EUR per card, starting with the second year
Supplementary card administration	0 LEI first year, 10 LEI/ 2 EUR per card starting with the second year
Unjustified payment refusal	50 LEI/ 10 EUR
Daily limit	20,000 LEI/ 4,000 EUR
Cash daily limit (include in daily limit)	7,000 LEI/ 1,400 EUR
Daily number of transactions (POS and ATM)	15

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CARDULDE CREDIT Vista Visa Platinum	
Retragere de numerar de la ATM-urile Euronet din Romania	2,75% minim 10 LEI/ 2 EUR
Retragere de numerar[1] de la ATM-uri si Ghiseele (POS-urile) de pe teritoriul Uniunii Europene si Spatiului Economic European	
Retragere de numerar[1] de 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
Conversie valutara	1%
Interogare sold la ATM-urile Euronet din Romania	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/ 9 EUR
Inlocuire card pierdut/ furat	45 LEI/ 9 EUR
Reemitere PIN	10 LEI/ 2 EUR
Emitere card in regim urgenta in strainatate	150 EUR
Administrare card principal/ suplimentar	450 LEI /90 EUR pe card
Refuz nejustificat la plata	50 LEI/ 10 EUR
Limita zilnica utilizare card	Nelimitat

THE CREDIT CARD Vista Visa Platinum	
Cash withdrawal at ATMs of Euronet in Romania	2.75% minim 10 LEI/ 2 EUR
Cash withdrawals[1] at ATMs and counters (POS) in the European Union and the European Economic Area	
Cash withdrawals[1] 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	1%
Balance inquiry at ATMs of Euronet in Romania	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/ 9 EUR
Lost/stolen card replacement	45 LEI/ 9 EUR
PIN reissuance	10 LEI/ 2 EUR
Emergency card issuance abroad	150 EUR
Administration principal/ supplementary card	450 LEI /90 EUR per card
Unjustified payment refusal	50 LEI/ 10 EUR
Daily limit	Unlimited

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Limita zilnica retragere numerar de la ATM-uri (inclusa in Limita zilnica utilizare card)	20.000 LEI/ 4.000 EUR
Numar zilnic tranzactii (ATM si POS)	30
[1)] NOTA: Operatorii de ATM-uri pot aplica comision de retragere numerar, suplimentar fata de comisionul bancii emitente a cardului. Datorita parteneriatului dintre Vista Bank și Euronet Worldwide, Inc., în rețeaua de bancomate din Romania marcate cu sigla Euronet nu se vor aplica comisioane suplimentare de retragere numerar cardurilor emise Vista Bank.	
SERVICIUL ALERTE SMS	
Administrare lunara Serviciu Alerte SMS Card	Fara comision
Administrare lunara Serviciu Alerte SMS Cont Curent	Fara comision
CECURI SI BILETE LA ORDIN	
Incasare de Cecuri si Bilete la Ordin in format electronic	
Creditare la incasare	4 LEI + 0,88 LEI (Comision Transfond)/ Instrument
Comision retragere instrument de pe circuit	18 LEI
Refuz cecuri/bilete la ordin neonorate la plata. Comisionul se va percepe si in caz de refuz total sau partial.	18 LEI
Trase asupra altor Banci in valuta	0,25% minim 20 EUR maxim 500 EUR
Plata Cecuri si Bilete la Ordin decontate in sistem electronic	
Pana la 1.000 LEI	5.51 LEI

Cash daily limit (include in daily limit)	20,000 LEI/ 4,000 EUR
Daily number of transactions (POS and ATM)	30
1) NOTE: ATM operators may apply a cash withdrawal fee, in addition to the card issuing bank's fee. Due to the partnership between Vista Bank and Euronet Worldwide, Inc., no additional cash withdrawal fees will be applied to cards issued by Vista Bank in the network of ATMs in Romania marked with the Euronet logo.	
SMS Alerts Services	
Monthly administration Sms Alerts for Cards	Free of Charge
Monthly administration Sms Alerts for Current Accounts	Free of Charge
CHEQUES AND PROMISSORY NOTES	
Cheque Cashing and Promissory Notes in electronic format	
Collection of instruments	4 LEI + 0.88 LEI (Transfond Commission)/ Instrument
Debit Instrument withdrawal from collection	18 LEI
Refuse of payments of debit instruments. This commission will be charged even is the case of total or partial refusal.	18 LEI
Drawn on other Banks in foreign currency	0.25%, minimum 20 EUR maximum 500 EUR
Cheque Cashing and Promissory Notes in electronic format	
Up to 1,000 LEI	5,51 LEI

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Intre 1.000 – 50.000 LEI	10.51 LEI
≥ 50.000 LEI	18 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
Diverse comisioane privind Instrumentele de Debit	
Emitere carnet cec in LEI	
1 Fila	2 LEI
25 File	50 LEI
Bilete la Ordin eliberate Clientilor	1 LEU/ Instrument
Serviciu custodie (leasing, etc.)	3 LEI/ Instrument
Investigatii cecuri in valuta	10 EUR + comisioane banci corespondente
Cecuri in valuta returnate neplatite	10 EUR + comisioane banci corespondente
TRANSFERURI IN LEI	
Incasari in favoarea Titularilor de cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	
Interbancare , inclusiv in regim instant	Fara comision
Intrabancare	Fara comision
Plati	
Intrabancare (comisioane suportate de ordonator) - Cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	Fara comision

Between 1,000 – 50,000 LEI	10,51 LEI
≥ 50,000 LEI	18 LEI
Payment of Cheques and Promissory Notes settled in old format	20 LEI + 6 LEI (TransFonD SWIFT settlement fee)
Collection of Cheques and Tickets in old format (by convention)	20 LEI
Miscellaneous commissions regarding Debit Instruments	
Cheques books in LEI issuing	
1 Fold	2 LEI
25 Folds	50 LEI
Promissory Notes issued to Customers	1 LEU/instrument
Custody service (leasing, etc.)	3 LEI/instrument
Foreign currency cheques investigations	10 EUR + correspondent bank fees
Foreign currency cheques returned unpaid	10 EUR + correspondent bank fees
LEI TRANSFERS	
Incomings for Current Account Holders/ Payment Account with basic services Vulnerable/ Non-vulnerable Consumer	
Interbank, including instant incomigs	Free of Charge
Intrabank	Free of Charge
Payments	
Intrabank (charges are for the ordering party) Current Account Holders/ Payment Account with basic services Vulnerable/ Non-vulnerable Consumer	Free of Charge

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Interbancare*	
Primele 10 (zece) operatiuni de plata efectuate pe teritoriul Uniunii Europene in cursul unei luni calendarisice (reprezentand plati efectuate la ghiseu si/sau internet/mobile banking si/sau operatiuni de plata prin card, inclusiv plati online) - pentru **cont de plati cu servicii de baza consumator vulnerabil nu se percep comisioane.** Incepand cu a 11-a (unsprezecea) tranzactie din luna, pentru consumatorul vulnerabil se vor percepe urmatoarele comisioane. Aceste comisioane se aplica si pentru **cont curent/ cont de plati cu servicii de baza consumator nevulnerabil incepand cu prima tranzactie.**	
Pana la 50.000 LEI, inclusiv in regim instant	16 LEI
≥ 50.000 LEI si urgente (orice suma)	30 LEI
Taxa de anulare plata	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	20 LEI
≥ 50.000 LEI	35 LEI
Comision instituire poprire	30 LEI pentru fiecare adresa infiintata

Interbank settlement *	
The first 10 (ten) payment transactions performed within the European Union during a calendar month (representing payments at the counter and/or internet/mobile banking and/or card payment transactions, including online payments) - for **a payment account with basic services - vulnerable client are free of fees.** Starting with the 11th (eleventh) transaction of the month, the following fees will be charged to the vulnerable client. These fees apply also to the **current account / payment account with basic services - non-vulnerable client starting with the first transaction**.	
Up to 50,000 LEI, including instant payments	16 LEI
≥ 50.000 LEI and Urgent payments (any amount)	30 LEI
Cancellation payment fee	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	20 LEI
≥ 50,000 LEI	35 LEI
Garnishment opening fee	30 LEI per each set up garnishment address

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Comision instituire sechestru asigurator civil/penal	30 LEI pentru fiecare adresa infiintata
Investigatii privind platile care au fost executate de catre Banca ca urmare a indeplinirii obligatiilor in calitate de tert poprit	15 LEI
Plati din contul ESCROW*	
Pana la 50.000 LEI	100,51 LEI
≥ 50.000 LEI	106 LEI
*Comisionul Transfond 0,51 LEI pentru platile < 50.000 LEI, sau pentru platile instant < 50.000 LEI si comisionul BNR de 6 LEI pentru platile ≥ 50.000 LEI sunt incluse.	
Ordine de plata documentare – conditionate (lei sau valuta)	
Avizare	50 EUR
Modificari/ Anulari	25 EUR/ Operatiune
Plata	200 LEI
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.	
TRANSFERURI IN VALUTA	
Incasari	
In cazul incasarilor „in scope” se va credita contul clientului cu data de valuta din extrasul de cont al Bancii corespondente.	

Fee for estabilishment civil/criminal seizure	LEI 30 per each set up seizure address
Investigation fee for the Payments made as a result of accomplishing the obligations as seized third party current account/ payment account with basic services - vulnerable/non-vulnerable Consumer*	15 LEI
Payments from the ESCROW account*	
Up to 50,000 LEI	100.51 LEI
≥ 50,000 LEI	106 LEI
*Transfond commission of 0.51 LEI for payments < 50,000 LEI, or for instant payments<50.000 LEI and BNR commission of 6 LEI for payments ≥ 50,000 LEI are included.	
Documentary payment orders - conditional payment orders (lei or foreign currency)	
Advice	50 EUR
Amendments/ Cancellations	25 EUR/Operation
Payment	200 LEI
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	
TRANSFERS IN FOREIGN CURRENCY	
Incomings	
In the case of "in scope" receipts, the client's account will be credited with the date of currency from the corresponding bank statement.	

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Plati	
In cazul platilor in Euro „in scope" (plati pe teritoriul Uniunii Europene si Spatiul Economic European numai cu optiunea SHA) – comisioanele se retin in echivalent Euro la cursul BNR de la data efectuarii platii	
Intrabancare	Fara comision
Interbancare*	
Pana la 50.000 LEI echivalent EUR	16 LEI
≥ 50.000 LEI echivalent EUR si urgente (orice suma)	30 LEI
*Comisioanele SEPA/TARGET 2 sunt incluse	
Diferite operatiuni privind transferurile in valuta	
Speze pentru investigatii	Costuri reale
Taxa de anulare plata/modificare plata	30 LEI
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	
Intrabancare	Fara comision
Interbancare	0,20%, minim 20 EUR maxim 1.500 EUR + taxa SWIFT
Diferite operatiuni privind transferurile interbancare in valuta	
Speze pentru investigatii	Costuri reale
Taxa SWIFT	10 EUR

Payments	
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 50,000 LEI EUR equivalent	16 LEI
≥ 50,000 LEI EUR equivalent and urgent payments (any amount)	30 LEI
*SEPA/TARGET 2 commissions are included	
Miscellaneous operations regarding transfers foreign currency transfers	
Investigation charges	Real costs
Payment cancellation/amendment fee	30 LEI
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	
Intrabank	Free of Charge
Interbank	0.20%, minimum 20 EUR maximum 1,500 EUR + SWIFT fee
Miscellaneous operations regarding interbank transfers in foreign currency	
Investigation Charges	Real costs
SWIFT fee	10 EUR

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VISTA BANK

Taxa de urgenta pentru plati cu data de valuta aceeasi zi	25 EUR
Taxa de anulare /modificare	30 LEI+Comisioanele bancilor corespondente
Comisioane optiunea OUR Banci corespondente	Maxim 25 EUR
SCRISORI DE GARANTIE	
EMITEREA GARANTIILOR CU DEPOZIT COLATERAL IN LEGATURA DIRECTA CU OPERATIUNILE FINANCIARE EFECTUATE DE BANCA PENTRU CLIENTII SAI	
Comision pentru emiterea Scrisorii de Garantie	0,50%/ trimestru sau fractie din trimestru, minim 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
GARANTII PRIMITE IN LEGATURA DIRECTA CU OPERATIUNILE FINANCIARE EFECTUATE DE BANCA PENTRU CLIENTII SAI	

Emergency fee for payments with the same day value date	25 EUR
Cancellation/amendment fee	30 LEI+ Commissions of Correspondent Banks
Commissions of OUR option of Correspondent Banks	Maximum 25 EURO
LETTERS OF BANK GUARANTEE	
ISSUING GUARANTEE WITH A COLLATERAL IN A DIRECT CONNECTION WITH FINANCIAL OPERATIONS PERFORMED BY THE BANK FOR ITS CLIENTS	
Commission for issuing a Letter of Guarantee	0.50%/quarter or fraction of the quarter, minimum 50 EUR
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
GUARANTEES RECEIVED IN DIRECT CONNECTION WITH THE FINANCIAL TRANSACTIONS PERFORMED BY THE BANK FOR ITS CUSTOMERS	

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VISTA BANK

Avizare fara angajament din partea Bancii, dar incluzand verificarea semnaturilor	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.	
INTERNET/ MOBILE BANKING	
Comision Lunar de Administrare	Fara comision
TRANSFERURI PRIN INTERNET BANKING /MOBILE BANKING	
LEI - cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil	
Incasari intrabancare RoPay	Fara comision
Incasari interbancare RoPay	Fara comision
Transferuri intrabancare RoPay	Fara comision
Transferuri interbancare RoPay	Fara comision
Intrabancare	Fara comision
Interbancare*	

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.	
INTERNET / MOBILE BANKING	
Monthly administration Fee	Free of Charge
TRANSFER BY INTERNET BANKING/ MOBILE BANKING	
LEI - current account/ payment account with basic services - vulnerable/ non-vulnerable Client	
RoPay intrabank incomings	Free of Charge
RoPay interbank incomings	Free of Charge
RoPay intrabank transfers	Free of Charge
RoPay interbank transfers	Free of Charge
Intrabank	Free of Charge
Interbank *	

VISTA BANK

Pana la 25.000 LEI, inclusiv in regim instant	3.5 LEI
Intre 25.000 – 50.000 LEI, inclusiv in regim instant	5 LEI
≥50.000 LEI si urgente (orice suma)	16 LEI
*Comisionul Transfond de 0,51 LEI pentru platile < 50.000 LEI, sau pentru platile instant < 50.000 LEI si comisionul BNR de 6 LEI pentru platile ≥ 50.000 LEI sunt incluse.	
Valuta - numai pentru cont curent	
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	3.5 LEI
Intre 25.000 – 50.000 LEI echivalent Euro	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 „in scope" (plati pe teritoriul Uniunii Europene si Spatiul Economic European) in alta valuta decat Euro	0,15%, Min. 10 EUR, Max. 500 EUR + Taxa SWIFT
Taxa SWIFT	10 EUR
SERVICII DIVERSE	
Inchiriere seif (platibil in avans)	
Comision anual seif marime mica (dimensiuni: lungime 29,5 cm, inaltime 10 cm, adancime 53 cm)	250 EUR + TVA
Comision anual seif marime medie (dimensiuni: lungime 29,5 cm, inaltime 19,5 cm, adancime 53 cm)	300 EUR + TVA
Comision anual seif marime mare (dimensiuni: lungime 29,5 cm, inaltime 29,5 cm, adancime 53 cm)	350 EUR + TVA

Up to 25.000 LEI, including instant	3,5 LEI
Between 25,000 – 50,000, including instant	5 LEI
≥50,000 LEI and urgent (any amount)	16 LEI
*Transfond commission of 0.51 LEI for payments < 50,000 LEI, or for instant payments<50.000 LEI and BNR commission of 6 LEI for payments ≥ 50,000 LEI are included.	
Foreign currency - only for the current account	
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	3,5 LEI
Between 25,000 – 50,000 LEI Euro equivalent	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 "in scope" payments (payable within the European Union and the European Economic Area) in other currency than Euro	0.15%, Min. 10 EUR, Max. 500 EUR + SWIFT Fee
SWIFT fee	10 EUR
MISCELLANEOUS SERVICES	
Safe deposit box rental (payable in advance)	
Small safe deposit box (size: length 29.5 cm, height 10 cm, depth 53 cm) annual commission	250 EUR + VAT
Medium safe deposit box (size: length 29.5 cm, height 19.5 cm, depth 53cm) annual commission	300 EUR + VAT
Large safe deposit box (size: length 29.5 cm, height 29.5 cm, depth 53 cm) annual commission	350 EUR + VAT

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VISTA BANK

Garantie pentru cheie (depozitul pentru garantie nu este purtator de dobanda)	350 EUR
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
Verificare/confirmare/modificare fisa specimenelor de semnaturi.	10 LEI
Emitere confirmari pentru auditori	50 EUR + TVA
Scrisoare de bonitate bancara	50 EUR + TVA
Scrisoare de comfort bancar emisa fara angajament din partea Bancii	30 EUR + TVA
Interogare CIP la cererea clientului	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

Cash deposit the key (the guarantee deposit does not gather interest)	350 EUR
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
Verification/confirmation/amendmend of authorized signatures.	10 LEI
Confirmation letters for auditors	50 EUR + VAT
Credit worthiness letter	50 EUR + VAT
Comfort Letter issued without any responsibility of the Bank	30 EUR + VAT
CIP interrogation based on customer'request	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

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VISTA BANK

PACHETE DE PRODUSE SI SERVICII BANCARE DECHISE INCEPAND CU 09.05.2023/ PRODUCT PACKAGES AND BANKING SERVICES OPEN FROM 09.05.2023					
TIP PACHET/ PACKAGE TYPE	STANDARD	VIRARE VENITURI[1]*/ INCOME PACKAGE*	PREMIUM[2*]	PLATINUM LEI	PLATINUM EUR
Administrare Pachet/ Package administration	5 LEI/Luna	0	0	500 LEI/AN	Echiv.500 LEI/AN
PRODUSE SI SERVICII INCLUSE/ INCLUDED PRODUCT AND SERVICES					
Cont Curent/ Current Account LEI	√ (1 cont/ account)	√ (1 cont/ account)	√ (1 cont/ account)	√ (1 cont/ account)	√ (Optional 1 cont/ Optional 1 account)
Cont Curent / Current Account EUR	√ (Optional – numar nelimitat/ unlimited no.)		√ (Optional – numar nelimitat/ unlimited no.)	√ (Optional – numar nelimitat/ unlmited no.)	√ (numar nelimitat/ unlimited number)
Cont Curent / Current Account USD/CHF/GBP	√ (Optional – numar nelimitat/ unlimited no.)		√ (Optional – numar nelimitat/ unlimited no.)	√ (Optional – numar nelimitat/ unlimited no.)	√ (Optional – numar nelimitat/ unlimited no.)
Card de debit principal/ Main Debit Card LEI	√ 1 card Visa Debit	√ 1 card Visa Debit	√ 1 card Visa Debit	√ 1 card Visa Debit Platinum	
Card de debit principal/ Main Debit Card EUR					√ 1 card Visa Debit Platinum
Internet/Mobile Banking	√ (Optional)	√ (Optional)	√ (Optional)	√ (Optional)	√ (Optional)
Alerte SMS/ SMS Alerts	√ (Optional)	√ (Optional)	√ (Optional)	√ (Optional)	√ (Optional)
Asigurare viata/ Life insurance	√ (Optional)		√ (Optional) – primul an inclusa in pachet ulterior, prima 2 Lei/luna /		

[1] *Conditiile aplicabile Pachetului Virare Venituri se mentin pe perioada indeplinirii Conditiilor de eligibilitate./ The conditions applicable to the Income Transfer Package are maintained during the fulfillment of the Eligibility Conditions*

[2] *Conditiile aplicabile Pachetului Premium se mentin pe perioada indeplinirii Conditiilor de eligibilitate. The conditions applicable to the Premium Package are maintained during the fulfillment of the Eligibility Conditions*

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			first year included in the package, then 2 Lei/ month;		
OPERATIUNI GRATUITE INCLUSE IN OFERTA (DIFERITE DE OFERTA STANDARD)/ FREE OPERATIONS INCLUDED IN THE OFFER (DIFFERENT FROM THE STANDARD OFFER)					
RETRAGERE NUMERAR CU CARDUL INCLUS IN PACHET/ CASH WITHDRAWAL WITH CARD INCLUDED IN THE PACKAGE					
De la ATM-urile altor banci din Romania/ From other banks ATMS		√			
De la ATM-urile altor banci din UE si SEE/ From other banks ATMS from UE and EES				√	√
NOTA: Operatorii de ATM-uri pot aplica comision de retragere numerar, suplimentar fata de comisionul bancii emitente a cardului. Datorita parteneriatului dintre Vista Bank și Euronet Worldwide, Inc., în rețeaua de bancomate din Romania marcate cu sigla Euronet nu se vor aplica comisioane suplimentare de retragere numerar cardurilor emise Vista Bank./ 1) NOTE: ATM operators may apply a cash withdrawal fee, in addition to the card issuing bank's fee. Due to the partnership between Vista Bank and Euronet Worldwide, Inc., no additional cash withdrawal fees will be applied to cards issued by Vista Bank in the network of ATMs in Romania marked with the Euronet logo.					
TRANSFERURI PRIN INTERNET / MOBILE BANKING/ TRANSFERS THROUGH INTERNET / MOBILE BANKING					
Transferuri interbancare LEI inclusiv in regim instant/ Interbank transfers in LEI including instant payments					
Pana la/ Until 25.000 LEI		√	√	√	√
Intre/ Between 25.000 LEI – 50.000 LEI			√	√	√
≥50.000 LEI si urgente/ and urgent				√	√
Transferuri interbancare EUR (plati pe teritoriul Uniunii Europene si Spatiul Economic European)/ Interbank transfers in EUR (payment on the European Union territory and Economic European Space)					
Pana la/ Until 25.000 LEI echiv Euro				√	√
Intre/ Between 25.000 – 50.000 LEI echiv Euro				√	√
≥50.000 LEI si urgente/ and urgent echiv.Euro				√	√

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*CONDITIE ELIGIBILITATE PACHET VIRARE VENITURI/ELIGIBILITY CONDITION INCOME PACKAGE:
Incasare venit cu frecventa lunara in contul pachetului pe baza de conventie plata drepturi salariale incheiata cu angajatorul sau pe baza de angajament individual virare venit (nu se accepta angajamente virare venit sub salariul minim pe economie)/ Income with monthly frequency into the package account on the basis of payment agreement of salary rights concluded with the employer or on the basis of individual commitment income transfer (commitments to transfer income below minimum salary in the economy are not accepted)

CONDITIE ELIGIBILITATE PACHET PREMIUM/ELIGIBILITY CONDITION PREMIUM PACKAGE:
Suma lichiditatilor aflate in conturile deschise la Vista Bank sa fie de minim 100.000 lei sau echivalent/ The amount of liquidity in the accounts opened at Vista Bank must be at least 100,000 lei or equivalent.

Daca pe parcursul existentei pachetului nu mai sunt indeplinite Conditiile de eligibilitate Banca va avea dreptul sa inlocuiasca Pachetul Vista Premium si Pachetul Virare Venituri cu Pachetul Standard, Clientul urmand sa achite Bancii comisionului lunar de administrare pentru Pachetul Standard in vigoare la momentul inlocuirii./ If during the existence of the package the Eligibility Conditions are no longer met, the Bank will have the right to replace the Vista Premium Package and the Income Transfer Package with the Standard Package, the Customer paying the Bank the monthly administration fee for the Standard Package in force at the time of the replacement.

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 Conditiilor, asa cum este afisata in incinta Bancii, este intotdeauna aplicabila. O copie a Tarifelor, Termenilor si Conditiilor 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 exprimate in Euro se vor retine in Euro 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 expressed in Euro are to be held in Euro or equivalent at the NBR exchange rate from the date of transaction.