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 Juridice valabila incepand din 7 Octombrie 2026.
Annex 1 - Tariffs, Terms & Conditions Legal Entities valid starting with 7th October 2026.

TARIFE, TERMENI ŞI CONDIŢII	
CONTURI CURENTE	
Deschidere cont Persoane Juridice Rezidente	5 EUR sau echivalent la deschiderea primului cont
Deschidere cont Persoane Juridice Nerezidente	25 EUR sau echivalent la deschiderea primului cont
Administrare cont persoane juridice rezidente – Comision Lunar	10 LEI/ pentru fiecare cont
Administrare cont persoane juridice nerezidente – Comision Lunar	25 EUR/ pentru fiecare cont
Inchidere cont la solicitarea clientului	Fara comision
Inchidere cont din alte motive	3 EUR
Deschidere cont ESCROW	0,25% minim 100 EUR maxim 1.000 EUR
Extras ONRC	10 EUR
Extrase de cont– lunar, trimise prin metoda agreata cu clientul Bancii:	
Email	5 LEI/ Extras
Extrase la sediul Bancii	Fara comision
Extrase de cont trimise zilnic prin email	20 EUR/ Luna
Extras suplimentar de cont	3 EUR/ Extras
Extrase de cont in format MT940	
Transmiterea extraselor de cont pe SWIFT	25 EUR/Cont/Luna
SERVICIUL MT101 –TRANSFERURI BANCARE PRIN SWIFT	
Ordine de transfer bancar autentificate prin Swift – MT101	25 EUR/Cont/Luna
Accesul prin Internet/Mobile Banking	Fara comision

TARIFFS, TERMS AND CONDITIONS	
CURRENT ACCOUNTS	
Opening resident Legal Entities' account	5 EUR or equivalent at the opening of first account
Opening non-resident Legal Entities' account	25 EUR or equivalent at the opening of first account
Account administration fee resident Legal Entities - Monthly	10 LEI/ for each account
Account administration fee non - resident Legal Entities - Monthly	25 EUR/ for each account
Account closure at the customer's request	No fee
Account closure for other reasons	3 EUR
ESCROW account opening	0.25%, minimum 100 EUR maximum 1,000 EUR
TRNO excerpt	10 EUR
Account statements - monthly, sent by the method agreed with the Bank's client:	
E-mail	5 LEI/Account statement
Account statements at the Bank's counters	No fee
Account statements sent daily by E-mail	20 EUR/Month
Additional account statement	3 EUR/Account statement
Account statements MT940 format	
Sending of account statements per SWIFT	25 EUR/Account/Month
MT 101 SERVICE – SWIFT MONEY TRANSFER	
Swift money transfer order	25 EUR/Account/Month
Access through Internet/Mobile Banking	No fee

TRANZACTII CU NUMERAR	
Depunere numerar	Fara comision
Depunere numerar in moneda metalica LEI/EUR pentru sume mai mari de 20 lei sau echivalent. Comisionul se va percepe pentru suma ce depaseste acest plafon.	2%(min 5 LEI/1 EUR)
Retragere numerar	1% minim 5 EUR
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.	
Retragere numerar pentru sume care depasesc 10.000 EUR sau echivalent executate fara anunt prealabil	30 EUR
Neridicarea sumelor programate a fi retrase si neexecutate. Comisionul se va percepe pentru toata suma programata si neretrasa.	0,25%
CARDUL DE DEBIT Vista Visa Business Debit Card	
Retragere numerar la ATM-urile Euronet din Romania	0
Retragere numerar[1] la ATM-urile si Ghiseele (POS-urile) de pe teritoriul Uniunii Europene si Spatiului Economic European	1% + 2,5 LEI/ tranzactie
Retragere numerar[1] de la ATM-urile si Ghiseele (POS-urile) din afara Uniunii Europene si Spatiului Economic European	1,5% min. 10 LEI/ tranzactie
Cumparaturi la comercianti din Romania si din afara tarii	0
Comision conversie valutara pentru cardurile emise in LEI	0,5% EUR,2% alte monede
Comision conversie valutara pentru cardurile emise in EUR	2%
Interogare sold la ATM-urile Vista Bank S.A.	0
Interogare sold la alte ATM-uri din tara si strainatate	0
Emitere card	0

CASH TRANSACTIONS	
Cash deposit	No fee
Cash deposit in metal coin in LEI/EUR for amounts greater than 20 Lei or equivalent. The fee will be charged for the amount that exceeds the limit.	2% (min. 5LEI/1EUR)
Cash withdrawal	1% minimum 5 EUR
For any cash withdrawals for amounts exceeding EURO 10,000 or equivalent, the bank will be notified at least one working day in advance, before 12.00.	
Cash withdrawal for amounts greater than 10.000 EUR or equivalent executed without prior notice.	30 EUR
Non-withdrawal the scheduled amounts to be withdrawn and not executed. The fee will be charged for the entire scheduled and not withdrawn.	0.25%
THE DEBIT CARD Vista Visa Business Debit Card	
Cash withdrawal at ATMs of Euronet in Romania	0
Cash withdrawals[1] at ATMs and counters (POS) in the European Union and the European Economic Area	1% + 2.5 LEI/transaction
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 fee for cards issued in LEI	0.5% EUR, 2% other currencies
Currency conversion fee for cards issued in EUR	2%
Balance inquiry at ATMs of Euronet	0
Balance query at other ATMs in the country and abroad	0
Card issuance	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	3 EUR/ Extras
Emitere card in regim de urgenta in strainatate	150 EUR echivalent LEI
Dobanda descoperit de cont neautorizat	25 %
Administrare card principal/ secundar	15 LEI / card/an
Refuz la plata nejustificat	20 LEI
Limita zilnica utilizare card	30.000 LEI
Limita zilnica retragere numerar de la ATM-uri (inclusa in Limita zilnica utilizare card)	10.000 LEI
Numar zilnic tranzactii (ATM si POS)	15
CARDUL DE CREDIT Vista Visa Business Credit Card	
Retragere de numerar la ATM-urile Euronet din Romania	2,75% minim 10 LEI
Retargere 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-urile si Ghiseele (POS-urile) din afara Uniunii Europene si Spatiului Economic European	
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

Card reissuance (plastic)	10 LEI
Lost/stolen card replacement	30 LEI
PIN reissuance	10 LEI
PIN code change	0
Monthly account statement	0
Supplementary account statement	3 EUR/statement
Cost of emergency card issuance abroad	150 EUR LEI equivalent
Unauthorized overdraft interest	25 %
Administration principal/secondary card	15 LEI/card/year
Unjustified transaction refusal	20 LEI
Daily limit	30,000 LEI
Cash daily limit (include in daily limit)	10,000 LEI
Daily number of transactions (POS and ATM)	15
THE CREDIT CARD Vista Visa Business Credit Card	
Cash withdrawal at ATMs of Euronet in Romania	2.75% minim 10 LEI
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 European Union and the European Economic Area	
Shopping at merchants in Romania and abroad	0
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

Interogare sold la alte ATM-uri din tara si strainatate	0
Emitere card	0
Reemitere card (plastic)	10 LEI
Inlocuire card pierdut/ furat	30 LEI
Reemitere PIN	10 LEI
Schimbare cod PIN	0
Notificare credit restant	10 LEI
Emitere card in regim urgenta in strainatate	150 EUR echivalent LEI
Dobanda descoperit de cont neautorizat	25%
Administrare card	0 LEI/ card primul an de la emitere 60 LEI card/ an din al doilea an de la emitere
Refuz la plata nejustificat	20 LEI
Limita zilnica utilizare card	30.000 LEI
Limita zilnica retragere numerar de la ATM-uri (inclusa in Limita zilnica utilizare card)	10.000 LEI
Numar zilnic tranzactii (ATM si POS)	15

[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.

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 in caz de refuz total sau partial.	18 LEI

Balance inquiry at other ATMs in the country and abroad	0
Card issuance	0
Card reissuance (plastic)	10 LEI
Lost/stolen card replacement	30 LEI
PIN reissuance	10 LEI
PIN code change	0
Overdue notification	10 LEI
Cost of emergency card issuance abroad	150 EUR in LEI equivalent
Unauthorized overdraft interest	25 %
Yearly card administration	0 LEI/card first year 60 LEI/card/year starting with the second year
Unjustified transaction refusal	20 LEI
Daily limit	30,000 LEI
Cash daily limit (include in daily limit)	10,000 LEI
Daily number of transactions (POS and ATM)	15

[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.

CHEQUES AND PROMISSORY NOTES	
Collection of Cheques and Promissory Notes in electronic format	
Collection of instruments	4 LEI + 0.88 LEI (TransFonD Commission)/ debit Instrument
Instrument withdrawal from the circuit fee	18 LEI
Refused cheques/ promissory notes dishonored for payment. The fee will be charged in case of total or partial refusal.	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
Intre 1.000 – 50.000 LEI	10,51 LEI
Peste 50.000 LEI	18 LEI
Plata Cecuri si Bilete la Ordin decontate in format vechi (prin Conventie)	20 LEI + 6 LEI (Comision REGIS)
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 corespundere
Cecuri in valuta returnate neplatite	10 EUR + comisioane banci corespundere
TRANSFERURI IN LEI	
Incasari	
Interbancare, inclusiv in regim instant	5 LEI
Intrabancare	Fara comision
Plati	
Intrabancare (comisioane suportate de ordonator) – catre alti clienti ai bancii	5 LEI
Intrabancare – intre conturile proprii	Fara comision

Drawn on other Banks in foreign currency	0.25%, minimum 20 EUR maximum 500 EUR
Payment of Cheques and Promissory Notes settled through electronic system	
Up 1,000 LEI	5.51 LEI
Between 1,000 – 50,000 LEI	10.51 LEI
Over 50,000 LEI	18 LEI
Payment of Cheques and Promissory Notes settled in old format (by Convention)	20 LEI + 6 LEI (REGIS comission)
Collection of Cheques and Promissory Notes in old format (by convention)	20 LEI
Various fees regarding Debit Instruments	
Issuance of a Cheques book in LEI	
1 Sheet	2 LEI
25 Sheets	50 LEI
Promissory Notes issued to Clients	1 LEU/ instrument
Custody service (leasing, etc.)	3 LEI/ instrument
Investigations in foreign currency cheques	10 EUR + correspondent bank fees
Foreign currency cheques returned and unpaid	10 EUR + correspondent bank fees
LEI TRANSFERS	
Incomings	
Interbank, including instant incomings	5 LEI
Intrabank	No fee
Payments	
Intrabank (commissions borne by the ordering party) – to other banks customers	5 LEI
Intrabank – between own accounts	No fee

Interbancare*	
Pana la 1.000 LEI, inclusiv in regim instant	10,51 LEI
Intre 1.000 – 50.000 LEI, inclusiv in regim instant	20,51 LEI
≥ 50.000 LEI si urgente (orice suma)	36 LEI
Taxa de anulare plata	50 LEI
Investigatii	Cost real
Plati efectuate ca urmare a indeplinirii obligatiilor in calitate de tert poprit*	
Pana la 50.000 LEI	25 LEI
≥ 50.000 LEI	50 LEI
Comision instituire poprire	60 LEI pentru fiecare adresa infiintata
Comision instituire sechestru asigurator civil/penal	60 LEI pentru fiecare adresa infiintata
Plati din contul ESCROW*	
Pana la 50.000 LEI	100,51 LEI
≥ 50.000 LEI	106 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.	
Ordine de plata documentare – conditionate (lei sau valuta)	
Avizare	50 EUR
Emitere	50 EUR
Modificari/ Anulari	25 EUR/ Operatiune
Plata	0,20% minim 25 EUR, maxim 1.500 EUR
La platile in LEI se adauga comisionul Transfond de 0,51 LEI pentru platile < 50,000 LEI si comisionul BNR de 6 LEI pentru platile ≥ 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.	

Interbank*	
Up to 1,000 LEI, including instant payments	10.51 LEI
Between 1,000 – 50,000 LEI, including instant payments	20.51 LEI
≥ 50,000 LEI and urgent payments (any amount)	36 LEI
Cancellation fee	50 LEI
Investigations	Real cost
Payments made as a result of accomplishing the obligations of Bank as garnished third party*	
Up to 50,000 LEI	25 LEI
≥ 50,000 LEI	50 LEI
Garnishment establishment fee	60 LEI per each set up garnishment address
fee for estabilishment civiul/penal seizure	LEI 60 per each set up seizure address
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
Issuance	50 EUR
Amendments/ Cancellations	25 EUR/Operation
Payment	0.20%, minimum 25 EUR, maximum 1,500 EUR
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 A FOREIGN CURRENCY	
Incomings	
For incomings "in scope "the Client account will be credited with the value date mentioned on the statement from correspondent bank.	

Incasari intrabancare	Fara comision
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	
Plati interbancare*	
Pana la 1.000 LEI echivalent EURO	11,51 LEI
Intre 1.000 – 50.000 LEI echivalent EURO	21,51 LEI
≥ 50.000 LEI echivalent EURO si urgente (orice suma)	36 LEI
* Comisioanele SEPA/Target 2 sunt incluse	
Plati Intrabancare	5 LEI
Diferite operatiuni privind transferurile in valuta	
Speze pentru investigatii	Costuri reale
Taxa de anulare plata	50 LEI
In cazul platilor in valuta „out of scope" (plati in afara teritoriului Uniunii Europene si Spatiul Economic European) si platilor „in scope" (plati pe teritoriului Uniunii Europene si Spatiul Economic European) in alta valuta decat Euro	
Plati intrabancare	5 EUR
Plati interabancare	0,20%, minim 20 EUR maxim 1.500 EUR + taxa SWIFT
Diferite operatiuni privind transferurile in valuta	
Speze pentru investigatii (inclusiv comisioanele Bancilor Corespondente) referitoare la tranzacțiile efectuate de Banca	25 EUR + comisioane banci corespondente maxim 75 EUR
Taxa SWIFT	10 EUR
Taxa de urgenta pentru plati cu data de valuta aceeasi zi	50 EUR
Taxa de anulare (inclusiv comisioanele Bancilor Corespondente)	50 EUR + comisioane banci corespondente maxim 100 EUR

Intrabank incomings	No fee
Payments	
For Euro "in scope" payments (payable within the European Union and the European Economic Area – only with the SHA option) – the commissions will be taken in Euro equivalent at NBR exchange rate at the date of the payments	
Interbank payments*	
Up to 1,000 LEI EURO equivalent	11.51 LEI
Between 1,000 – 50,000 LEI EURO equivalent	21.51 LEI
Over 50,000 LEI EUR equivalent and urgent (any amount)	36 LEI
* SEPA/Target 2 commissions are included	
Intrabank payments	5 LEI
Various transactions on foreign currency transfers	
Investigation fees	Real costs
Cancellation fee	50 LEI
For "out of scope" payments (payable 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 payments	5 EUR
Interbank payments	0.20%, minimum 20 EUR maximum 1,500 EUR + SWIFT fee
Various transactions on foreign currency transfers	
Fees for investigations (including Correspondent Banks' fees) relating to the Bank's transactions	25 EUR + correspondent bank fees EURO maximum 75 EUR
SWIFT fee	10 EUR
Emergency fee for payments with the same day value date	50 EUR
Cancellation fee (including Correspondent Bank fees)	50 EUR + correspondent bank fees 100 EUR maximum

Comisioane optiunea OUR Banci corespondente	Maxim 25 EUR
Investigatii telefonice/email/SWIFT	Maxim 15 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 sau Amendament (in aceeasi zi in care este inregistrata cererea de emitere/modificare 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	
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.	
INCASSO – URI	
INCASSO EXPORT IN LEGATURA DIRECTA CU INCASARILE EFECTUATE DE BANCA PENTRU CLIENTII SAI	
Remitere de documente	0,20%, minim 50 EUR, maxim 500 EUR

Commissions of OUR option of Correspondent Banks	Maximum 25 EUR
Phone/email/SWIFT Investigations	Maximum 15 EUR
LETTERS OF BANK GUARANTEE	
ISSUING GUARANTEE WITH A COLLATERAL IN A DIRECT CONNECTION WITH FINANCIAL OPERATIONS PERFORMED BY THE BANK FOR ITS CLIENTS	
Fee for the issuance of the Letter of Bank Guarantee	0.50%/ quarter or fraction per quarter, minimum 50 EUR
Emergency commission for the issuance of the Letter of Bank Guarantee or amendment (the same day as the L/G issuance/change request from the client is registered)	30 EUR
Amendments	50 EUR
Payment	0.20%, minimum 100 EUR, maximum 1,500 EUR+ Swift fee
Cancellation Commission for bank guarantee	50 EUR
GUARANTEES RECEIVED DIRECTLY RELATED TO BANK FINANCIAL OPERATIONS FOR ITS CLIENTS	
Advice without commitment from the Bank but including verification of signatures	75 EUR
Amendment without commitment from the Bank including cancellation	50 EUR
Execution of the guarantee at the Client's request	100 EUR
Avalising 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 fee, minimum &maximum amounts for issuing of LG stipulated per quarter mean that the whole quarter fee applies also to a part of a quarter. They are payable up front.	
COLLECTIONS	
EXPORT DOCUMENTARY COLLECTIONS IN DIRECT CONNECTION WITH THE COLLECTIONS PERFORMED BY THE BANK FOR ITS CLIENTS	
Remittance of documents	0.20%, minimum 50 EUR, maximum 500 EUR

Modificare	25 EUR
Returnare documente neplatite	25 EUR
Remitere „Franco de plata”	0,20%, minim 25 EUR maxim 500 EUR
INCASSO IMPORT IN LEGATURA DIRECTA CU PLATILE EFECTUATE DE BANCA PENTRU CLIENTII SAI	
Avizare	0,15%, minim 50 EUR, maxim 500 EUR
Plata	0,20%, minim 30 EUR, maxim 1.000 EUR
Modificare	25 EUR
Eliberare documente „Franco de plata”	50 EUR
DIVERSE OPERATIUNI PRIVIND INCASSO – URILE	
Investigatie privind stadiul documentelor la ordinul Clientului	30 EUR + comisioane banci corespondente
Eliberarea marfurlor expediate pe adresa Bancii	50 EUR
Incasso – urile sunt procesate in conformitate cu Regulile Uniforme pentru Incasso 522 emise de ICC, in vigoare la data tranzactiei.	
ACREDITIVE	
EXPORT/ ACREDITIVE PRIMITE	
Preavizare	30 EUR
Avizare	0,20%, minim 100 EUR
Confirmare	0,25%/ trimestru sau fractie din trimestru, minim 100 EUR
Prelucrare si remitere documente	0,20%, minim 100 EUR
Modificare	30 EUR
Cesionare	0,20%, minim 100 EUR
Scontare documente/ Negociere	In functie de dobanda pietii
IMPORT/ ACREDITIVE EMISE	
Preavizare	30 EUR
Deschidere	0,25%/ trimestru sau fractie din trimestru, minim 100 EUR

Amendments	25 EUR
Return unpaid documents	25 EUR
Remittance “free of payment”	0.20%, 25 EUR minimum, 500 EUR maximum
IMPORT DOCUMENTARY COLLECTIONS IN DIRECT CONNECTION WITH THE PAYMENTS PERFORMED BY THE BANK FOR ITS CLIENTS	
Advising	0.15%, minimum 50 EUR, maximum 500 EUR
Payment	0.20%, minimum 30 EUR, maximum 1,000 EUR
Amendment	25 EUR
Release of documents “free of payment”	50 EUR
MISCELLANEOUS REGARDING COLLECTION	
Inquiry regarding the fate of documents at client request	30 EUR + correspondent bank fees
Release of goods consigned to the Bank	50 EUR
Collections are processed in accordance with ICC Uniform Rules for Collection, in force at the date of transaction.	
LETTERS OF CREDIT	
EXPORT/RECEIVED LETTERS OF CREDIT	
Pre-Advice	30 EUR
Advice	0.20%, minimum 100 EUR
Confirmation	0.25%/ quarter or fraction of the quarter, minimum 100 EUR
Document processing and remittance	0.20%, minimum 100 EUR
Amendment	30 EUR
Assignment of proceeds	0.20%, minimum 100 EUR
Discount documents/Negotiation	Depending on the market interest
IMPORT/ISSUED LETTERS OF CREDITS	
Pre-Advice	30 EUR
Opening	0.25%/ quarter or fraction of the quarter, minimum 100 EUR

Prelucrare documente	50 EUR
Plata la Vedere/ Acceptare/ Deferata	0,25%, minim 100 EUR
Modificare	35 EUR
DIVERSE OPERATIUNI PRIVIND ACREDITIVELE	
Anularea Acreditivului	50 EUR
Transferul Acreditivului	0,25%/ trimestru sau fractie din trimestru, minim 100 EUR
Avizarea Acreditivului la o Banca terta	100 EUR
Investigatie privind soarta documentelor la cererea Clientului	30 EUR
Comision discrepante	50 EUR
Taxele SWIFT privind Acreditivele	10 EUR / pentru fiecare mesaj
Acreditivele sunt procesate in conformitate cu Regulile si Uzantele Uniforme pentru acreditive 600, emise de ICC, in vigoare la data tranzactiei. Comisioanele sunt platite trimestrial si se aplica integral pentru fractiunea de trimestru si sunt platite la initierea tranzactiei. Toate comisioanele si spezele pentru acreditive sunt obligatorii chiar daca acreditivul este anulat, expira neutilizat sau este utilizat partial.	
INTERNET / MOBILE BANKING	
Comision Lunar de Administrare pentru ambele aplicatii(IB+MB)	10 EUR
Comision Lunar de Administrare Mobile Banking	10 EUR
TRANSFERURI PRIN INTERNET /MOBILE BANKING	
LEI	
Transferuri intrabancare	Fara comision
Transferuri interbancare*/ Pana la 1.000 LEI, inclusiv in regim instant	5,51 LEI
Transferuri interbancare*/ Intre 1.000 – 50.000 LEI, inclusiv in regim instant	10,51 LEI
Transferuri ≥ 50.000 LEI si urgente (orice suma) *	24 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	

Document processing	50 EUR
Payment at Sight/ Acceptance/ Deferred	0.25%, minimum 100 EUR
Amendment	35 EUR
MISCELLANEOUS REGARDING LETTERS OF CREDIT	
Cancellation of the Letter of Credit	50 EUR
Letter of Credit Transfer	0.25%/ quarter or fraction of the quarter, minimum 100 EUR
Advice of Letter of Credit to a Third Bank	100 EUR
Inquiry regarding the fate of documents at client request	30 EUR
Discrepancy commission	50 EUR
SWIFT fees regarding the Letters of Credit	10 EUR/ per message
Letters of Credit are handled in accordance with ICC Uniform Customs and Practice for Documentary Credits in force. All fees for Letters of Credits stipulated per quarter are to be understood to apply in full also to part thereof and are payable in front. All commissions and expenses connected with L/C are always due even if the L/C is cancelled or expires without having been fully utilized.	
INTERNET / MOBILE BANKING	
Monthly administration Fee for both application(IB+MB)	10 EUR
Monthly administration Fee for Mobile Banking	10 EUR
TRANSFER THROUGH BANKING/MOBILE BANKING	
LEI	
Intrabank transfers	No fee
Interbank transfers*/Up to 1,000 LEI, including instant payments	5.51 LEI
Interbank transfers*/Between 1,000 – 50,000 LEI, including instant payments	10.51 LEI
Over 50,000 LEI and Urgent transfers (any amount)*	24 LEI
*Transfond commission of 0.51 LEI for payments < 50,000 LEI or for instant payments < 50.000 LEIand BNR commission of 6 LEI for payments ≥ 50,000 LEI are included	

Valuta	
Transferuri intrabancare	Fara comision
Transferuri interbancare* 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	
Transferuri interbancare/ Pana la 1.000 LEI echivalent Euro	6,50 LEI
Transferuri interbancare/ Intre 1.000 – 50.000 LEI echivalent Euro	11,50 LEI
Transferuri ≥ 50.000 LEI echivalent Euro si urgente (orice suma)	24 LEI
*Comisioanele SEPA/ Target 2 sunt incluse	
Transferuri interbancare „out of scope" (plati in afara teritoriului Uniunii Europene si Spatiul Economic European) si platilor „in scope" (plati pe teritoriului Uniunii Europene si Spatiul Economic European) in alta valuta decat Euro	0,15% Min 20 EUR, Max. 1000 EUR + Taxa SWIFT
Taxa SWIFT	10 EUR
SERVICIUL ALERTE SMS	
Administrare lunara Serviciu Alerte SMS Card	Fara comision
Administrare lunara Serviciu Alerte SMS Cont Curent (indiferent de numarul de conturi pentru care este activat serviciul)	5 LEI sau echivalent in valuta , in limita a maxim 25 SMS-uri intr-o luna calendaristica; Peste limita de 25 SMS-uri intr-o luna calendaristica –0,5 LEI/SMS suplimentar sau echivalent in valuta
SERVICIUL CASH SWEEPING - STANDING ORDER INTRABANCAR	
Administrare serviciu	50 LEI/luna

PACHETE DE PRODUSE SI SERVICII BANCARE DESCHISE INCEPAND CU 09.05.2023			
Tip pachet	De Baza	Activ	Activ Plus
Administrare pachet	50 LEI/ Luna	150 LEI/ Luna	250 LEI/ Luna
Conditii de eligibilitate	Pachetele sunt oferite clientilor cu cifra de afaceri ≤ 3.000.000 Euro echivalent		
Produse si servicii incluse			

Foreign currency	
Intrabank transfers	No fee
For Euro "in scope" interbank payments* (payable within the European Union and the European Economic Area with the SHA option) – the commissions will be taken in Euro equivalent at NBR exchange rate at the date of the payments	
Up to 1,000 LEI EURO equivalent	6.50 LEI
Between 1,000 – 50,000 LEI EURO equivalent	11.50 LEI
Over 50,000 LEI EURO equivalent and urgent payments (any amount)	24 LEI
* SEPA/Target 2 commissions are included	
For "out of scope" interbank payments (payable 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. 20 EUR, Max. 1,000 EUR + SWIFT Fee
SWIFT fee	10 EUR
SMS ALERT SERVICE	
Monthly administration for Card SMS Alert Service	No fee
Monthly administration fee for Current Account SMS Alert Service (regardless the number of accounts for which the service is activated)	5 LEI or equivalent in foreign currency, up to a maximum limit of 25 SMS in a calendar month; Above the limit of 25 SMS in a calendar month – 0.5 LEI/SMS or equivalent in foreign currency
CASH SWEEPING SERVICE – INTRABAK STANDING ORDER	
Service administration	50 LEI/month

PRODUCT PACKAGES AND BANKING SERVICES OPEN FROM 09.05.2023			
Package type	De Baza	Activ	Activ Plus
Monthly package administration	50 LEI/ month	150 LEI/ month	250 LEI/ month
Eligibility conditions	The packages are offered to clients with a turnover ≤ 3,000,000 Euro equivalent		
Included products and services			

Cont curent LEI	Nr. nelimitat – minim 1 cont	Nr. nelimitat – minim 1 cont	Nr. nelimitat – minim 1 cont
Cont curent EUR/ USD/ GBP/ CHF	Optional – nr. nelimitat	Optional – nr. nelimitat	Optional – nr. nelimitat
Card debit LEI/ EUR	Optional – Card Visa Business Debit	Optional– Card Visa Business Debit	Optional – Card Visa Business Debit
Internet/ Mobile Banking	Optional	Optional	Optional
Alerte SMS Card	Optional	Optional	Optional
Operatiuni cu comisioane diferite de oferta standard			
Retragere numerar casierie	0,6% min. 5 EUR	0,5% min. 5 EUR	0,4% min. 5 EUR
Incasari interbancare in LEI	0	0	0
TRANSFERURI PRIN INTERNET / MOBILE BANKING			
Transferuri interbancare* LEI inclusiv in regim instant			
Pana la 1.000 LEI	standard	2,75 LEI	0
Intre 1.000 – 50.000 LEI	standard	5,25 LEI	0
≥ 50.000 LEI si urgente	standard	12 LEI	0
***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.**			
Transferuri interbancare* EUR (plati pe teritoriul Uniunii Europene si Spatiului Economic European)			
Pana la 1.000 LEI	standard	2,75 LEI echiv. EUR	0
Intre 1.000 – 50.000 LEI	standard	5,25 LEI echiv. EUR	0
≥ 50.000 LEI si urgente	standard	12 LEI echiv. EUR	0
***Comisioanele SEPA/ Target 2 sunt incluse.**			
SERVICII DIVERSE			

Current account LEI	Unlimited no. – min. 1 account	Unlimited no. – min. 1 account	Unlimited no. – min. 1 account
Current account EUR/ USD/ GBP/ CHF	Optional – unlimited no.	Optional – unlimited no.	Optional – unlimited no.
Debit card LEI/ EUR	Optional – Visa Business Debit Card	Optional – Visa Business Debit Card	Optional – Visa Business Debit Card
Internet/ Mobile Banking	Optional	Optional	Optional
SMS Card Alerts	Optional	Optional	Optional
Operations with different commissions from the standard offer			
Cash withdrawal at desk	0.6% min. 5 EUR	0.5% min. 5 EUR	0.4% min. 5 EUR
Interbank incomings LEI	0	0	0
TRANSFER THROUGH INTERNET /MOBILE BANKING			
Interbank transfers* LEI including instant payments			
Up to 1,000 LEI	standard	2.75 LEI	0
Between 1,000 – 50,000 LEI	standard	5.25 LEI	0
≥ 50,000 LEI and urgent	standard	12 LEI	0
*The Transfond commission of 0.51 LEI for payments < 50,000 LEI, 0.45 LEI for instant payments < 50,000 LEI and the BNR commission of 6 LEI for payments ≥ 50,000 LEI are included.			
Interbank transfers* EUR (payments on the territory of the European Union and the European Economic Space)			
Up to 1,000 LEI	standard	2.75 LEI, EUR equiv.	0
Between 1,000 – 50,000 LEI	standard	5.25 LEI, EUR equiv.	0
≥ 50,000 LEI	standard	12 LEI, EUR equiv.	0
***SEPA/ Target 2 commissions are included.**			
MISCELLANEOUS			

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
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
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
Consultare 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)

Safe deposit box rental (payable in advance)	
Annual fee for a small safe deposit (size: length 29.5 cm, height 10 cm, depth 53 cm)	250 EUR + VAT
Annual fee for medium safe deposit box (size: length 29.5 cm, height 19.5 cm, depth 53cm)	300 EUR + VAT
Annual fee for a large safe deposit box (size: length 29.5 cm, height 29.5 cm, depth 53 cm)	350 EUR + VAT
Warranty for the key (the guarantee deposit does not bear interest)	350 EUR
Investigations in the archive of financial transactions operated by the Bank for its Clients (under 1 year)	3 EUR/ Page
Investigations in the archive of financial transactions operated by the Bank for its clients (over 1 year)	5 EUR/ Page
Confirmation/ modification of the sample signature sheet	10 LEI
Issuance of confirmations letters for auditors	50 EUR + VAT
Credit worthiness letter	50 EUR + VAT
Comfort Letter issued without any responsibility for the Bank	30 EUR + VAT
CIP interrogation at client's request	5 EUR/ request
Cash transport	Negotiable
Post/Courier (DHL, etc.)	Real cost
Notification fee (sent by courier)	Real cost
Notifications through bailiff	Real cost (bailiff fees)

Anexa 1 – Tarife, Termeni si Conditii Persoane Juridice
Annex 1 – Tariffs, Terms and Conditions Legal Entities

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 fie publicate pe site-ul bancii si la ghiseu cu cel putin 10 zile calendaristice 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 EUR se vor retine in EUR sau echivalent la cursul BNR din data tranzactiei.

1. For all transactions that do not appear in this document, the Bank will advise Clients on the fees and charges applicable on a case-by-case basis.
2. The above terms and conditions are subject to prevailing market conditions and the Bank reserves the right to modify them at any time, unilaterally, if deemed necessary, to be published on the bank's website and at the counter with at least 10 days before these changes take effect.
3. The latest version of the Tariffs, Terms and Conditions, as displayed on the Bank's premises, is always applicable. A copy of the Tariffs, Terms and Conditions may be requested at any time from the Bank employees.
4. All fees and expenses will be charged in the currency of the transaction, unless the Client requests otherwise and the Bank agrees.
5. These Tariffs, Terms and Conditions refer to all transactions that are made in relation to the Bank, except those based on a credit facility or other agreements entered into between the Client and the Bank through another contractual relationship.
6. Commissions expressed in EUR or equivalent will be retained at the NBR exchange rate on the transaction date.