

CONDITII GENERALE DE AFACERI

GENERAL BUSINESS CONDITIONS

Anexa 1 - Tarife, Termeni si Conditii - Persoane Fizice

Annex 1 - Tariffs, Terms & Conditions - Individuals

Conditii Generale de Afaceri
General Business Conditions

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

| TARIFE, TERMENI ȘI CONDIȚII | | RATES, TERMS AND CONDITIONS | |
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| CONTURI CURENTE si CONTURI DE PLATI CU SERVICII SE BAZA | | CURRENT ACCOUNTS and PAYMENT ACCOUNTS WITH BASIC SERVICES | |
| 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"> • 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 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 | 5 LEI/ Luna in moneda contului | Current account administration <ul style="list-style-type: none"> • 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 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 | 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 |

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| 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 |
| TRANZACTII CU NUMERAR | |
| 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 |

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| 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 |
| CASH TRANSACTIONS | |
| 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 |

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| 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> | |
| COSTURI AFERENTE UTILIZARII CARDULUI DE DEBIT | |
| Vista Visa Debit | |
| Cost utilizare card pentru numerar la ATM-urile Vista Bank | 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 |

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| 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> | |
| COSTS FOR THE USE OF DEBIT CARD | |
| Vista Visa Debit | |
| Card Usage for cash withdrawal at ATMs of Vista Bank | 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 |

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| 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 |

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| Numar zilnic tranzactii (ATM si POS) | 10 |
| COSTURI AFERENTE UTILIZARII CARDULUI DE DEBIT Vista Visa Debit Platinum | |
| Cost utilizare card pentru numerar la ATM-urile Vista Bank | 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 |

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| Daily number of transactions (POS and ATM) | 10 |
| COSTS FOR THE USE OF DEBIT CARD Vista Visa Debit Platinum Card | |
| Card usage for cash withdrawal at ATMs of Vista Bank | 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 |

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| 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

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| 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 |

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| 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

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| 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 |

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| 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 |
| COSTURI AFERENTE UTILIZARII CARDULUI DE CREDIT Vista Visa Platinum | |
| 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 | |

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| 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 |
| COSTS FOR THE USE OF CREDIT CARD Vista Visa Platinum | |
| 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 | |

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| 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 |
| CECURI SI BILETE LA ORDIN | |
| Incasare de Cecuri si Bilete la Ordin in format electronic | |

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| 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 |
| CHEQUES AND PROMISSORY NOTES | |
| Cheque Cashing and Promissory Notes in electronic format | |

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| 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 |
| Plata Cecuri si Bilete la Ordin decontate in sistem electronic | |
| 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 |
| Diverse comisioane privind Instrumentele de Debit | |
| Emitere carnet cec in lei | |
| 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 |

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| 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 |
| Cheque Cashing and Promissory Notes in electronic format | |
| 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 |
| Miscellaneous commissions regarding Debit Instruments | |
| Cheques books in lei issuing | |
| 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 |

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| 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 | 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 |
| <p>Interbancare*</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 cont de plati cu servicii de baza consumator vulnerabil nu se percep comisioane.</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 cont curent/ cont de plati cu servicii de baza consumator nevulnerabil incepand cu prima tranzactie.</p> | |
| Pana la 500 LEI | 5,51 LEI |
| Intre 500 – 10.000 LEI | 7,51 LEI |
| Intre 10.000 – 50.000 LEI | 9,51 LEI |
| ≥ 50.000 LEI si urgente (orice suma) | 21 LEI |
| Taxa de anulare pentru cont curent | 30 LEI |

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| 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 | 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 |
| <p>Interbank settlement *</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 payment account with basic services - vulnerable client are free of fees.</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 current account / payment account with basic services - non-vulnerable client starting with the first transaction.</p> | |
| Up to 500 LEI | 5.51 LEI |
| Between 500 – 10.000 LEI | 7.51 LEI |
| Between 10.000 – 50.000 LEI | 9.51 LEI |
| ≥ 50.000 LEI and Urgent payments (any amount) | 21 LEI |
| Cancellation fee for the current account | 30 LEI |

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| 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 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 |
| Emitere Ordin de Plata Conditionat pentru refinantare Card de Credit | Fara comision |

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| 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 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 |
| Issuing | 50 EUR |
| Amendments/ Cancellations | 25 EUR/Operation |
| Payment | 0.20%, minimum 25 EUR, maximum 1,500 EUR |
| Issuing of Conditional Payment Order for Refunding the Credit Card | Free of Charge |

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| 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. | |
| Interbancare | Fara comision |
| Intrabancare | Fara comision |
| Plati | |
| 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 | |
| Diferite operatiuni privind transferurile in valuta | |
| Speze pentru investigatii | Costuri reale |
| Taxa de anulare plata | 30 LEI |

| | |
|--|----------------|
| 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. | |
| Interbank | Free of Charge |
| Intra-banking | Free of Charge |
| 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 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 | |
| Miscellaneous operations regarding transfers foreign currency transfers | |
| Investigation charges | Real costs |
| Cancellation fee | 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 5 EUR maxim 150 EUR + taxa SWIFT pana la 50.000 EUR 0,20%, minim 20 EUR maxim 1.500 |
| Diferite operatiuni privind transferurile interbancare in valuta | |
| 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 |
| 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 |

| 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 5 EUR maximum 150 EUR + SWIFT fee up to 50,000 EUR |
| Miscellaneous operations regarding interbank transfers in foreign currency | |
| 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 |
| 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 |

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| 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 | |
| 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. | |

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| 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 | |
| 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 BANKING / MOBILE BANKING | |
|---|---|
| Comision Lunar de Administrare | Fara comision |
| eTOKEN | Fara comision |
| TRANSFERURI PRIN INTERNET BANKING /MOBILE BANKING | |
| LEI - cont curent/ cont de plati cu servicii de baza consumator vulnerabil/ nevulnerabil | |
| Intrabancare | Fara comision |
| Interbancare* | |
| Pana la 25.000 LEI | 3 LEI |
| Intre 25.000 – 50.000 LEI | 4,5 LEI |
| ≥ 50.000 LEI si urgente (orice suma) | 16 LEI |
| *Comisionul Transfond de 0,51 LEI pentru platile < 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 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 „in scope” (plati pe teritoriul | 0,1%, Min. 5 EUR, Max. 500 EUR + Taxa SWIFT |

| INTERNET BANKING / MOBILE BANKING | |
|---|--|
| Monthly administration Fee | Free of Charge |
| eTOKEN | Free of Charge |
| TRANSFER BY INTERNET BANKING/ MOBILE BANKING | |
| LEI - current account/ payment account with basic services - vulnerable/ non-vulnerable Client | |
| Intrabank | Free of Charge |
| Interbank * | |
| Up to 25,000 LEI | 3 LEI |
| Between 25,000 – 50,000 LEI | 4.5 LEI |
| ≥ 50,000 LEI and urgent transfers (any amount) | 16 LEI |
| *Transfond commission of 0.51 LEI for 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 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 "in scope" payments (payable | 0.1%, Min. 5 EUR, Max. 500 EUR + SWIFT Fee |

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| Uniunii Europene si Spatiul Economic European) in alta valuta decat Euro | |
| 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) | 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 |
| Scrisoare de confort bancar emisa fara angajament din partea Bancii | 30 EUR + TVA |

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|---|---------------|
| within the European Union and the European Economic Area) in other currency than Euro | |
| SWIFT fee | 10 EURO |
| 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 | 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 |
| Comfort Letter issued without any responsibility of the Bank | 30 EUR + VAT |

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|---|---------------------------|
| 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 |

1. Pentru toate tranzactiile care nu apar in acest document, Banca va aviza Clientii asupra comisiunelor 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 comisiunile 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. Comisiunile se vor retine in EUR sau echivalent la cursul BNR din data tranzactiei.

| | |
|--|--------------------------|
| 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. 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.