



LIST OF RATES AND COMMISSIONS IN RON AND FOREIGN CURRENCY

Document in force starting with 04.04.2025 for Legal Persons

**TU EȘTI
VIITORUL**



GROUPE SOCIÉTÉ GÉNÉRALE

DEAR CLIENT,

For the good development of your business, we have the pleasure of providing you with the “List of the main fees in RON and in foreign currency” for the products and services provided by our bank.

This list is easy to use and provides you with much information tailored to your needs, in terms of current operations, placements and other services.

*The fees and rates presented in this document are for reference only and they are valid starting with **04th of April 2025***

The bank reserves the right to amend, without first notifying the client, the fees and rates included in this list, as well as to apply different fees and rates depending on certain criteria.

The fees denominated in USD or EUR are charged in the RON equivalent, according to the contracts clauses.

Best Regards,

BRD - Groupe Société Générale

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A. CURRENT OPERATIONS

A. CURRENT OPERATIONS

I. Opening and Managing Accounts

1. Opening of accounts

	Tariff/ fee	
	in RON	in FCY
■ Opening of current account , including current account for card acceptors, BRD Capital Markets account, account for a client undergoing the insolvency proceedings	free	
■ Open account with special functionality		
○ opening of an escrow account	0.1% - 1%, min. 50 RON*	
○ opening of a guarantee account (performance bond, bid bond, collateral etc.)	100 RON / account	
○ opening of a fiduciary account	100 RON / account or equivalent in the account currency**	
○ opening of an administrator guarantee account	2 RON / cont***	-
○ opening a company registration – initial assets, special-purpose assets/collateral account	free	
○ opening an account for receiving the grants from non-reimbursable governmental funds:		
• account for receiving the microgrant (OUG 130/ 2020 Meseaure 1, OUG 224/ 2021 Schema Horeca, OUG 18/ 2023 Digitalisation IMM PNRR)	50 RON	-
• account for receiving the working capital/ investments grant (OUG 130/ 2020 Meseaure 2, OUG 61/ 2022 Meseaure 2)	100 RON	-

**The fee for opening an escrow account could differ depending on the complexity of the operation, the amount, the duration etc.

**For fiduciary accounts are standard fees applicable on the current accounts, except cash deposits fee.

***Negotiable fee.

A. CURRENT OPERATIONS

I. Opening and Managing Accounts

2. Accounts Maintenance

	Tariff/ fee	
	in RON	in FCY
■ Maintenance of current accounts (including fiduciary account and insolvency account - standard)	24 RON / month / account (equivalent in the account currency)	
■ Maintenance of insolvency accounts – special offer	5 RON / month / account (equivalent in the account currency)	
■ Maintenance of ESCROW accounts	24 RON / month / account (equivalent in the account currency)	
■ Maintenance of accounts for receiving the grants from non-reimbursable governmental funds according to GEO 130/ 2020; OUG 224/ 2021; OUG 61/ 2022; OUG 18/ 2023 Digitalisation IMM PNRR	free	

3. Account statements

	in RON	in FCY
■ Monthly statement of account issued at the counter, at the client's request: <ul style="list-style-type: none"> ○ for the current month ○ for the previous month 	free (first statement), 25 RON/account (equivalent in account currency), starting with the second statement	-
■ Issue of a bimonthly statement of account - accounts in RON	10 RON / account	-
■ Issue of a weekly statement of account - accounts in RON	20 RON / account	-
■ Issue of a daily statement of account - accounts in RON	40 RON / account	-
■ Issue of a daily / weekly/ bimonthly statement of account - accounts in a currency other than RON	free	-
■ Issue of an account history at the counter, at the client's request <ul style="list-style-type: none"> ○ for a period of maximum 12 months (as of the current date) ○ for a period of more than 12 months (as of the current date) 	25 RON / account (equivalent in the account currency)	
	50 RON / account (equivalent in the account currency)	

A. CURRENT OPERATIONS

I. Opening and Managing Accounts

4. Other services

Tariff/ fee

■ Providing information regarding the current account balance, including the BRD Capital Markets account MyBRD Contact	0,25 EUR (equivalent in the account currency)
■ Providing information regarding the current account balance and mini statement MyBRD SMS Banking**	0,20 EUR (equivalent in the account currency)

*Exception: Free for the BRD Capital Markets account whose holder has at least one current account opened with BRD.

**Free for the BRD Capital Markets account whose holder has at least one current account opened with BRD.

A. CURRENT OPERATIONS

II. Means of payments

1. Cash Operations

1.1. Cash Deposits at the cash desk

	Tariff/ fee	
	in RON	in FCY
1.1. Cash Deposits at the cash desk		
<ul style="list-style-type: none"> Cash deposits at the cash desk* Accepted foreign currencies: USD, EUR, GBP and CHF 	0.10%, min. 10 RON The commission is charged from the account to which the deposit is made (unless otherwise specified)	0.10% min. 10 RON (equivalent in the account currency) The commission is charged from the account to which the deposit is made (unless otherwise specified)
<ul style="list-style-type: none"> Cash deposits in the accounts of other clients 	0.60%, min. 10 RON	0.60%, min. 10 RON (equivalent in the account currency)
<ul style="list-style-type: none"> Cash deposit in coins 	5%	-
1.2. Cash withdrawals at the cash desk		
<ul style="list-style-type: none"> Cash withdrawals at the cash desk** 	0.90%, min. 5 RON	0.90%, min. 3 EUR (or equiv.)
1.3. Cash Collection		
<ul style="list-style-type: none"> The collection and transport of the cash from the clients through the bank's own apparatus, as well as the transport of cash from the bank to the offices of the account holders, at their request 	Negotiable	

*Free for the BRD Capital Markets account whose holder has at least one current account opened with BRD.

**Exception: Free for the BRD Capital Markets account whose holder has at least one current account opened with BRD.

A. CURRENT OPERATIONS

II. Means of payments

2. Transfers

2.1. Credit transfers in RON - Intrabanking circuit (BRD – BRD)

	Tariff/ fee
■ Encashments	free
■ Credit Transfers at counters (including for credit transfer from escrow accounts, administrator guarantee accounts, collateral accounts)*	15 RON / operation
■ Online Credit Transfers (MULTIX / BRD@ffice / MyBRD Mobile / MyBRD Net / Sogecash / Sogecash International)**	free
■ Credit transfers between the accounts of the same holder, opened with the same Agency/Branch	free for the credited account
■ Credit transfers between the card acceptance account and the accepting merchant's current account	free
■ Credit transfers between the current account and the credit account of the same client	free
■ Credit transfers from the current accounts of the legal persons with which the bank entered into payroll agreements, to the current accounts of their employees	free
■ Scheduled payments (standing order or automatic transfer)	0,30 EUR / operation (equivalent in RON)
■ Simplis Debit***	free

* Free for BRD Capital Markets account whose holder has at least one current account opened with BRD. Free of charge for payments from: guarantee escrow account, management guarantee consignment account, collateral account belonging to the same holder, non-reimbursable government funds grant collection account according to GEO 130/2020 and for the share capital/ initial assets/ assets of affectation consignment account. Transactions carried out on the account for insolvency.

** Free of charge for company registration account / initial assets / special-purpose assets.

***Except for the mandates set in favour of Electrica Furnizare, where the fee is of 1.5 RON/ operation.

A. CURRENT OPERATIONS

II. Means of payments

2. Transfers

2.2. Credit transfers in RON - Interbanking circuit (transfers between BRD - other banks in Romania) – Transfond/Regis* commissions are included

	Tariff/ fee
■ Encashments	1.5 RON / operation*
■ Encashments in special functionality accounts**	free
■ National credit transfer over the Bank's counters***	24 RON/ operation*
■ National credit transfer, urgent over the Bank's counters***	30 RON/ operation*
■ Online credit transfer small value (MULTIX/ BRD@ffice/ MyBRD Mobile/ MyBRD Net/ Sogecash/ Sogecash International)***	6.51 RON / operation*
■ Online credit instant transfer small value (BRD@ffice)	6.45 RON / operatiune*
■ Online Urgent credit transfer or of big value (MULTIX/ BRD@ffice/ MyBRD Mobile/ MyBRD Net/ Sogecash/ Sogecash International)***	12 RON / operation*
■ Credit transfer– debit instruments set-off on paper	15 RON / operation*
■ Credit transfer made from the accepting merchants' accounts for the acceptance of card operations to credit their main accounts opened with other banks	NBR fee*
■ Simplis Debit ≤ 200 RON / 200 - 50.000 RON / ≥ 50.000 RON	1.5 RON / 3 RON / 5 RON /operation

*For standard and instant interbanking receipts, SENT (Transfond)/ ReGIS (BNR) does not charge any fee.

For standard small value (amounts < 50.000) inter-banking credit transfer, the SENT (Transfond) commission included: 0.51 RON.

For instant small value (amounts < 50.000) inter-banking credit transfer initiated from BRD@ffice (single payment orders), the SENT (Transfond) commission included: 0.45 RON.

For large value (amounts ≥ 50.000) inter-banking credit transfer, including urgent inter-bank credit transfer, the ReGIS (BNR) commission included: 6 RON.

**Including for company registration account / initial assets / special-purpose assets.

***Free in case of credit transfer for eligible expenses from accounts for receiving non-reimbursable governmental funds according to GEO 130/2020.

A. CURRENT OPERATIONS

II. Means of payment

2. Transfers

2.3. Credit transfers in RON, external payments –

Interbanking circuit (BRD - other banks outside Romania)

■ External credit transfer over the counter (RON)

○ to SEPA** countries and amounts	24 RON/ operation*
○ to countries outside SEPA**	0.20%, minimum 25 EUR, maximum 800 EUR

■ Online external credit transfer (RON) (BRD@ffice, MULTIX, MyBRD Net/ MyBRD Mobile, Sogecash)

○ to SEPA** countries and amounts < 50.000 RON	6.51 RON/ operation*
○ to SEP** countries and amounts ≥ 50.000 RON	12 RON/ operation*
○ to countries outside SEPA**	0.15%, minim 15 EUR, maxim 500 EUR

2.4. Transfers in foreign currency - Intrabank Circuit (BRD - BRD)

■ Encashments	free
■ Credit transfer over the counter***	5 EUR / operation
■ Online Payments (MULTIX / BRD@ffice / MyBRD Mobile / MyBRD Net / Sogecash / Sogecash International) between bank clients	free

*For standard and instant interbanking receipts, SENT (Transfond)/ ReGIS (BNR) does not charge any fee.

For external credit transfers to SEPA countries, the ReGIS (BNR) commission included: 6 RON.

**The list of countries included in the SEPA (Single Euro Payments Area) can be accessed using the link: <https://www.europeanpaymentscouncil.eu>

***Does not apply for the company registration account / initial assets / special-purpose assets.

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

2. Transfers

2.5. Transfers in foreign currency - Interbank Circuit (BRD - other banks)

■ Encashments (any currency)	free
■ Credit transfer in Euro, over the counter	
○ to SEPA* countries	24 RON (equiv. in account currency)
■ Credit transfer in Euro, online (MULTIX / BRD@ffice / MyBRD Mobile / MyBRD Net / Sogecash/ Sogecash International)	
○ to SEPA* countries, amounts < 50.000 RON	6.51 RON (equiv. in account currency)
○ to SEPA* countries, amounts ≥ 50.000 RON	12 RON (equiv. in account currency)
■ Credit transfer in other currencies (including Euro to countries outside SEPA), over the counter**	0.20%, minimum 25 EUR, maximum 800 EUR
■ Online credit transfer in other currencies (including Euro to countries outside SEPA)** (MULTIX / BRD@ffice / MyBRD Mobile / MyBRD Net / Sogecash/ Sogecash International)	0.15%, minimum 15 EUR, maximum 500 EUR
■ Modification / cancellation of a payment order at the client's request	20 EUR
■ Investigations***	45 EUR

*The list of countries included in the SEPA (Single Euro Payments Area) can be accessed using the link: <https://www.europeanpaymentscouncil.eu>

**The possible fees and commissions charged by corresponding banks shall be added.

***The fees and commissions charged by corresponding banks are not included.

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

2. Transfers

2.5. Transfers in foreign currency - Interbank Circuit (BRD - other banks)

■ Simplis debit	free
■ Processing of urgent credit transfer (currency date: today) to countries outside SEPA	50 EUR / operation
■ SWIFT messages corresponding to payment orders in foreign currency	free
■ Guaranteed "OUR" fee*	30 EUR

3. Cheques and commercial papers in RON

■ Delivery for collection of cheques, bills of exchange and promissory notes	free
■ Certification of cheques	25.50 RON / cheque
■ Listing in the Payment incidents register (CIP) of cheques, promissory notes and bills of exchange, partially or totally rejected due to reasons reportable to CIP	25.50 RON / debit instrument
■ Guarantee for promissory notes and bills of exchange (RON)**	0.50%, min. 150 RON
■ Guarantee for commercial papers (FOREIGN CURRENCY)**	0.50%, min. 100 EUR

3.1. Intrabank circuit (BRD - BRD)

■ Encashments	5.50 RON
■ Credit transfer**	8 RON / operation

3.2. Interbank circuit

■ Encashments***	6.50 RON
■ Credit transfer***	14 RON / operation

*It does not include charges levied by correspondent banks.

***The risk fee of the operation is charged separately.

***For debit instruments receipts set-off electronically, SENT (Transfond) fee: 0.88 RON. For credit transfer of debit instruments set-off electronically, SENT (Transfond) does not charge any fee. For debit instruments set-off on paper support, SENT (Transfond) /ReGIS (BNR) does not charge any fee.

A. CURRENT OPERATIONS

II. Means of payments

4. International Operations

Tariff/ fee

- SWIFT messages for international operations (letters of bank guarantee received or issued, documentary payment orders, incasso export, incasso import, export/ import/ stand by LC's)

15 EUR

4.1. Documentary payment orders (conditional)

- Advising

0.10%, min. 50 EUR, max. 1.000 EUR
(equiv. in account currency)

- Issuance

0.15%, min. 50 EUR, max. 1.500 EUR
(equiv. in account currency)

- Presentation of documents

0.10%, min. 50 EUR, max. 1.500 EUR
(equiv. in account currency)

- Modifications / cancellations

20 EUR / operation

(equiv. in account currency)

- Payment

0.15%, min. 25 EUR, max. 1.500 EUR
(equiv. in account currency)

4.2. Incasso - Export

- Presentation of documents for receipt / acceptance by clean collection (receipts, commercial papers, credit notes etc.)

0.10%, min. 25 EUR, max. 100 EUR

- Presentation of documents for receipt / acceptance by documentary collection

0.15%, min. 30 EUR, max. 500 EUR

- Modification of the initial instructions

25 EUR

- Investigations: up to 6 months / more than 6 months

25 EUR / 50 EUR

- Restoring the documents as unpaid / unaccepted

25 EUR

- Remittance of documents "free of payment"

0.10%, min. 25 EUR, max. 100 EUR

A. CURRENT OPERATIONS

II. Means of payments

4. International Operations

4.3. Incasso - Import

Tariff/ fee

■ Acceptance by clean collection	0.10%, min. 20 EUR, max. 100 EUR
■ Acceptance by documentary collection	0.15%, min. 25 EUR, max. 300 EUR
■ Modification of the initial instructions	25 EUR
■ Investigations: up to 6 months / more than 6 months	25 EUR / 50 EUR
■ Remittance of documents "free of payment"	20 EUR
■ Payments of documents upon collection	0.15%, min. 25 EUR, max. 500 EUR
■ Documents kept with BRD, unsolved for the first 3 months since maturity	100 EUR / quarter
■ Restoring the documents as unpaid / unaccepted	25 EUR
■ Issue of the documents for merchandise shipped to the BRD address	0.10%, min. 50 EUR
■ Protest fee	2% + protest expenses
■ Payments of documents upon collection	0.15%, min. 25 EUR, max. 500 EUR

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

4. International Operations

4.4. Export letters of credit / Letters of credit in RON received

■ Notice of opening / increase of value	0.10%, min. 75 EUR, max. 1.500 EUR
■ Notice of change	25 EUR / operation
■ Presentation of documents for payment (at sight)	0.15%, min. 75 EUR, max. 2.000 EUR
■ Presentation of documents for payment (differed payment / acceptance)	0.20%, min. 100 EUR, max. 2.000 EUR
■ Confirmation	min. 150 EUR / quarter or fraction of quarter
■ Transfer of the letter of credit to the benefit of another beneficiary	
○ client of another bank	0.20%, min. 100 EUR
○ BRD client	0.10%, min. 50 EUR
■ Ordering the documents presented	20 EUR / sets of documents
■ Non-used / cancelled letters of credit	25 EUR

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

4. International Operations

4.5. Import letters of credit / letters of credit in RON issued

■ Commitment	0.15%, min. 75 EUR / quarter or fraction of quarter
■ Increase of value / validity prolongation	0.15%, min. 75 EUR / quarter or fraction of quarter
■ Other changes	25 EUR
■ Payment at sight	0.15%, min. 75 EUR, max. 2.000 EUR
■ Differed payment / acceptance	0.20%, min. 100 EUR max. 2.000 EUR
■ Discrepancies	50 EUR / set of documents
■ Cancellation / non use	25 EUR

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

5. Cash Management

5.1. Domestic Cash Management

■ Use of MultiX START (includes the following services: installation of the single station, statements of account, payment orders in RON, electronic signature, banking information, DPE Print)	15 EUR / month
■ Use of MultiX "a la carte" (Use of MultiX START + additional options)	
○ Intraday	5 EUR / month
○ Payment orders in foreign currency	5 EUR / month
○ Multiple payment orders	10 EUR / month
○ Signature limit	10 EUR / month
○ FOREX foreign exchange operations	10 EUR / month
○ DEPOSITS - opening of term deposits	5 EUR / month
○ e-Vama – electronic confirmation of customs payments	free
■ Reinstallation of MultiX	50 EUR + VAT
5.2. International Cash Management	
■ Use of SogeCash International Infoswift and Orders Received	
○ Account statement End of Day	50 EUR / month / account
○ Account statement Intraday	80 EUR / month / account
○ Account debit	30 EUR / month / account + 3.5 EUR / message

I. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

6. Agreements**

6.1. Agreements on the acceptance of payment cards, the use of POS – BRD Standard Solution

■ Fee for the payment acceptance of cards issued by BRD	0,15 RON*** + 0,70 RON**** / transaction
■ Fee for the payment acceptance of cards issued by other banks	Interchange Fee***** + 0,15 RON + 0,70 RON / transaction**
■ Non-utilization fee (to be applied only if the monthly turnover is below 3.000 RON / POS / month)	50 RON / POS / month
■ Operational management of POS	5 EUR / month / POS*****
■ POS terminal guarantee	300 EUR/POS

6.2. Agreements on the acceptance of payment cards, the use of POS – BRD Alternative Solution “Bring your POS”

■ Fee for the payment acceptance of cards issued by BRD	0,15 RON*** + 0,30 RON**** / transaction
■ Fee for the payment acceptance of cards issued by other banks	Interchange Fee** + 0,15 RON*** + 0,30 RON**** / transaction

**The fees are applicable for new or renewed contracts, starting 02.12.2016.

***Free for the payment and processing system Visa and Mastercard, which can be changed depending on the applicable fees by Visa and Mastercard, charged both in the case of transactions with cards issued by other banks and of transactions with cards issued by BRD.

****Bank markup, applicable to each transaction.

*****Interbank fee, the fee paid for each transaction between the Accepting bank and the Issuer bank involved in a payment transaction using the card, according to in force Visa and Mastercard regulations, applicable only to transactions with cards issued by other banks. In case of transactions with cards issued by BRD, it shall not be charged; for information 0.2% debit cards and 0.3% credit cards, maximum thresholds provided by the law for certain transaction categories. For the full list of interbank fees, including the business/commercial cards or other cards, please visit: <https://www.visaeurope.com/about-us/interchange/fees-and-interchange>
<https://www.mastercard.us/en-us/about-mastercard/what-we-do/interchange.html>.

***** 0 LEI/month for one POS terminal (BRD standard solution or Easy POS), if it is included in the Smart IMM package

I. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

6. Agreements**

6.3.1. Agreements on the acceptance of payment cards, the use of EasyPOS – stand alone

■ Fee for the payment acceptance of cards	0.8% of the transaction value*
■ Operational management of POS	10 LEI/ month / POS**

6.3.2. Agreements on the acceptance of payment cards, the use of EasyPOS – in Retail Packages (clients with TO / income < 1 M EUR)

■ Fee for the payment acceptance of cards	0.6% of the transaction value*
■ Operational management of POS	5 LEI/ month / POS

**This is a minimum fee, the application of the minimum fee is related to the transactions being carried out predominantly by cards held by individual cardholders (customers of the merchant) and only to a small extent by cards held by legal entities or by other types of cards held by individuals (e.g. meal voucher cards).*

*** 0 LEI/months for one POS terminal (BRD standard solution or Easy POS), if it is included in the Smart IMM package*

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

6. Agreements*

6.4. E-Commerce acceptance agreements

■ Installation of an E-Commerce virtual terminal	
○ main point of sale	350 EUR (equivalent in the account currency)
○ secondary point of sale	200 EUR (equivalent in the account currency)
■ Use of an E-Commerce virtual terminal	
○ main point of sale	15 EUR / luna (equivalent in the account currency)
○ secondary point of sale	10 EUR / luna (equivalent in the account currency)
■ Fee for the payment acceptance of cards issued by BRD within E-Commerce	0.15 RON** + 2.10 RON*** / transaction
■ Fee for the payment acceptance of cards issued by other banks within E - Commerce	Interchange Fee* + 0.15 RON** + 2.10 RON*** / transaction

6.5. SIMPLIS FACTURI* - Collection of the counter value of the invoices paid by:

■ SIMPLIS DEBIT – Intrabanking Direct Debit and SEPA Direct Debit (fees for finished operations)****	0.50 RON
■ ROBO	1.50 RON
■ ATM	1.50 RON
■ BRD counters (in cash or by payment order)	0.35% min 3 RON
■ BRD-NET	1 RON
■ BRD@ffice	1 RON

*The fees are applicable for new or renewed contracts, starting 02.12.2016.

**Fee for the payment and processing system Visa and Mastercard, which can be changed depending on the applicable fees by Visa and Mastercard, charged both in the case of transactions with cards issued by other banks and of transactions with cards issued by BRD.

***Bank markup, applicable to each transaction.

****For interbanking Simplis Debit transactions (SEPA Direct Debit, BRD – other banks) – Transfond fee to be added: 0,50 RON / transaction.

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

7. Cards

- Issuance and renewal of cards

free

7.1. Card management

■ Cards in RON

- | | |
|---------------------------------------------------|-----------------------|
| ○ MasterCard Business, MasterCard Business BRDepo | 22 RON / year / card |
| ○ MasterCard Business Silver | 55 RON / year / card |
| ○ VISA Business Silver | 55 RON / year / card |
| ○ VISA Business Fermier | 35 RON / year / card |
| ○ MasterCard Corporate | 150 RON / year / card |
| ○ MasterCard Business Credit Card | 100 RON / year / card |

■ Cards in USD

- | | |
|------------------------|----------------------|
| ○ VISA Business Silver | 25 USD / year / card |
|------------------------|----------------------|

■ Cards in EUR

- | | |
|------------------------------|----------------------|
| ○ MasterCard Business | 10 EUR / year / card |
| ○ MasterCard Business Silver | 25 EUR / year / card |
| ○ MasterCard Corporate | 55 EUR / year / card |

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

7. Cards

7.2. Replacement of the cards in Romania

■ Cards in RON

○ MasterCard Business, MasterCard Business BRDepo	6 RON
○ MasterCard Business Silver	20 RON
○ VISA Business Silver, VISA Business Fermier	20 RON
○ MasterCard Corporate, MasterCard Business Credit Card	50 RON

■ Cards in USD

○ VISA Business Silver	10 USD
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■ Cards in EUR

○ MasterCard Business	25 EUR
○ MasterCard Business Silver	10 EUR
○ MasterCard Corporate	25 EUR

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

7. Cards

7.3. Urgent replacement of cards abroad

■ Cards in RON

○ MasterCard Business, MasterCard Business Silver, MasterCard Corporate, MasterCard Business Credit Card	148 USD
○ VISA Business Silver, VISA Business Fermier	250 USD

■ Cards in USD

○ VISA Business Silver	250 USD
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■ Cards in EUR

○ MasterCard Business, MasterCard Business Silver, MasterCard Corporate	148 USD
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7.4. Regeneration of PIN

■ Cards in RON	10 RON
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■ Cards in USD	3.5 USD
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■ Cards in EUR	2.5 EUR
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7.5. Unjustified chargeback

■ Carduri in RON	6 RON
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■ Carduri in USD	10 USD
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■ Carduri in EURO	10 EUR
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7.6. Use cash deposit machines

free

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

7. Cards

7.7. Use of ATM for cash withdrawals

■ ATM BRD

○ Cards in RON, except MasterCard Business Credit Card	0.50%, min. 5 RON
○ Cards in foreign currency	0.50%
○ MasterCard Business Credit Card in RON	1%, min. 5 RON

■ ATM of other banks in Romania

○ Cards in RON, except MasterCard Business Credit Card	1% + 2.50 RON
○ Cards in USD	1% + 2.50 RON
○ Cards in EUR	1% + 2.50 RON
○ MasterCard Business Credit Card in RON	1% + 4 RON

■ ATM of other banks in EU, in EUR

○ Cards in RON, except MasterCard Business Credit Card	1% + 2,50 RON
○ Cards in USD	1% + 2,50 RON
○ Cards in EUR	1% + 2,50 RON
○ MasterCard Business Credit Card in RON	1% + 4 RON

■ ATM of other banks abroad

○ Cards in RON	1.50% + 10 RON
○ Cards in USD	2% + 3 USD
○ Cards in EUR	2% + 3 EUR
○ MasterCard Business Credit Card in RON	2% + 10 RON

■ Use of the ATM to pay the bills

free

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

7. Carduri

7.8. Use of the ATM to see the list of the latest 10 operations

■ Cards in RON*	0.75 RON
■ Cards in USD	0.30 USD
■ Cards in EURO	0.20 EUR

7.9. Use of ATM to change the PIN

■ ATM BRD

○ Cards in RON*	2 RON
○ Cards in USD	0.7 USD
○ Cards in EURO	0.5 EUR

■ ATM of other banks in Romania

○ MasterCard cards in RON	2 RON
○ MasterCard cards in EURO	0.5 EUR

7.10. Use of ATM to consult the balance

■ ATM BRD

gratuit

■ ATM of other banks in Romania

○ Cards in RON	2 RON
○ Cards in USD	0.70 USD
○ Cards in EURO	0.50 EUR

*The MasterCard business BRDepo does not allow these operations.

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

7. Cards

7.11. Use of POS at the cash desk for cash withdrawals

■ POS of other banks in Romania

○ Cards in RON	1% + 2.50 RON
○ Cards in USD	1% + 2.50 RON
○ Cards in EUR	1% + 2.50 RON
○ MasterCard Card Business Credit Card in RON	1% + 4 RON

■ POS of other banks in the European Union, in EUR

○ Cards in RON	1% + 2.50 RON
○ MasterCard Card Business Credit Card in RON	1% + 4 RON
○ Cards in USD	1% + 2.50 RON
○ Cards in EUR	1% + 2.50 RON

■ POS of other banks abroad: standard conditions

○ Cards in RON	1.5% + 10 RON
○ Cards in USD	2% + 3 USD
○ Cards in EUR	2% + 3 EUR
○ MasterCard Card Business Credit Card in RON	2% + 10 RON

■ POS of other banks abroad: emergency conditions

■ Cards issued under the VISA logo

○ Business Silver in RON / USD, Business Fermier in RON	175 USD
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A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

7. Cards

7.12. Use of POS at the cash desk for cash withdrawals

■ Cards issued under the MasterCard logo

○ Business in RON / EUR	95 USD
○ Business Silver in RON / EUR	
○ Corporate in RON / EUR	
○ Business Credit Card in RON	

7.13. Use of POS at the merchants to make payments – e-Commerce included (purchases of goods and services, including online)

■ POS BRD	free
■ POS of other banks in Romania	free
■ POS of other banks abroad	free
■ Use of BRD POS to consult the balance	free

7.14. Modify the use limits

■ Cards in RON*	5 RON
■ Cards in USD	1.5 USD
■ Cards in EURO	1.2 EUR

**The MasterCard business BRDepo does not allow these operations*

A. OPERATIUNI CURENTE

II. Means of payments

Tariff/ fee

7. Cards

7.14. Card delivery fee by courier

■ Cards in RON

○ MasterCard Business, MasterCard Business BRDepo	14 LEI
○ MasterCard Business Silver	
○ VISA Business Silver	
○ VISA Business Fermier	
○ MasterCard Corporate	free
○ MasterCard Card de Credit Business	

■ Cards in USD

○ VISA Business Silver	14 LEI
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■ Carduri in EUR

○ MasterCard Business Silver	14 LEI
○ MasterCard Business	

**Cardul MasterCard Business BRDepo nu permite efectuarea acestor operatiuni.*

A. CURRENT OPERATIONS

II. Means of payments

	Tariff/ fee
8. BRD@ffice	
■ Use of BRD@ffice*	45 RON / month
■ Use of Token (BRD@ffice)	20 RON / user + VAT
9. e-Trezor	
■ Use of e-Trezor	30 EUR / month
10. MyBRD SMS	
■ Use of MyBRD SMS	6 RON / month / user
■ Message received**	0.90 RON / message
11. MyBRD Mobile	
■ Use of MyBRD Mobile	25 RON / month
■ USSD	0.50 RON / session
12. MyBRD Net	
■ Use of MyBRD Net	25 RON / month
■ Use of Digipass MyBRD Net	20 RON / user + VAT
■ Use MyBRD Net with MyBRD Mobile	35 RON / month
13. MyBRD Contact	
■ Use of MyBRD Contact	free
14. ALL NET	
■ Use of TRADE NET	
○ Client module	free

*PREMIUM packages for individual holders has a 20% discount.

**The fee is not charged for the first 3 messages received per month, in terms of providing the account balance.

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

15. Products and Services Packages

15.1. Retail Packages Small Companies

■ Management fee of the CURAJOS NELIMITAT BRD product package, as follows:	
▪ Basic Package, with the possibility to add:	29 LEI/ month**
▪ 5 interbank payments (BRD - other banks in Romania/trezorerie), in lei, made through the Internet and Mobile banking services included in the Package, from the supporting account, non-urgent	14 LEI/ month**
▪ All interbank payments (BRD - other banks in Romania/trezury) in lei, made through Internet and Mobile banking services included in the Package, from the supporting account, non-urgent	64 LEI/ month**
▪ All payments in Euro ordered to countries in the SEPA area, made through the Internet and Mobile banking services included in the Package, from the currency account included free of charge in the package, non-urgent	64 LEI/ month**
▪ All interbank payments (BRD - other banks in Romania/ treasury), in RON, made through the Internet and Mobile banking services included in the Package, from the supporting account, non-urgent and all payments in Euro ordered to countries in the SEPA area, made through the Internet and Mobile banking services included in the Package, from the currency account included free of charge in the package, non-urgent	100 LEI/ month**
▪ Account maintenance fee for additional accounts (in RON)	10 LEI/ month
■ Management fee of the basic package ANTREPRENOR CURAJOS NELIMITAT BRD Start Up	Free (Management fee)*
■ Special offer Paypoint partners	9.5 LEI/ month**

**Start-Up Campaign: The basic package benefits from a preferential rate of 0 Ron/month, and the offer is valid for 12 months from the date of purchase. After the expiry of this period, i.e. the 12 months, the basic package will automatically switch to the standard price according to the list of rates and commissions valid at that date. The price of the basic package does not include the extra options fees.*

** Management fee for Business Comfort insurance (Standard or Mobile) is charged outside the package.*

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

15. Products and Services Packages

15.2. Non-Retail Packages (clients with TO / income < 5 M EUR)*/**

■ Management fee for SMART IMM Package, as follows:

○ Base Package, with the possibility to add:	24 RON/ month
○ 10 interbank credit transfers, BRD – other Romanian banks, non-urgent, in RON, initiated online from the support account or the RON account included in the package	28 RON/ month
○ All interbank credit transfers (to other Romanian banks or Treasury), non-urgent, in RON, initiated online from the support account or from the RON account included in the package	88 RON/ month
○ All credit transfers and all clearings through electronic Cheques and Promissory Notes from the support account or from the RON account included in the package	60 RON/ month
○ All credit transfers, non-urgent, in EUR, initiated online, to SEPA countries, as well as all credit transfers, non-urgent, in any other currency (including EUR to a bank outside SEPA countries), initiated online	70 RON/ month
○ Account maintenance fee for additional accounts	12 RON/ month
■ Management fee for Antreprenor Solidar Plus for NGO Packages	70 RON/ month
■ Fee for termination of the Antreprenor Visionar (standard and plus), Antreprenor Solidar Plus Packages (before the 12 months from activation)	100 RON

*The premium for the Confort Business insurance (standard or mobile) is charged outside the package.

**Transfond (SENT)/BNR (ReGIS) commissions applied to inter-banking credit transfers, are not included in the package. There are accepted inter-bank and intra-bank credit transfers, non-urgent, through payment order, initiated through BRD@office. The commissions of the corresponding banks are not included in the package.

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

16. Asigurare carduri – CONFORT BUSINESS

■ Confort Business Mobile Insurance

○ Cards in RON	13 USD per year
○ Cards in USD (stoc)	13 USD per year (in RON equivalent)
○ Cards in EUR	13 EUR per year
■ Confort Business Mobile Insurance under the Package	
○ Cards in RON	10 USD per year (in RON equivalent)

B. SAVINGS AND PLACEMENTS

B. SAVINGS AND PLACEMENTS

III. Savings

	Tariff/ fee	
	in RON	in foreign currency
1. Deposits		
■ Opening of term deposits	free	free
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON	0.90%, minim 3 EUR (or equivalent)
2. Stejar		
■ Opening of the account	free	
■ Payments of premiums	free	
■ Receipts related to the STEJAR operations (redemption, indemnity etc.)	free	
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON	
3. Brad		
■ Opening of the account	free	
■ Payments of premiums	free	
■ Receipts related to the BRAD operations (redemption, indemnity,etc.)	free	
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON	
4. BRD Simfonia (former Simfonia 1)		
■ Opening of the account	free	
■ Subscription	free	
■ Redemption	free	
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON	

B. SAVINGS AND PLACEMENTS

III. Savings		Tariff/ fee
5. BRD Bonds		
■ Opening of the account		free
■ Subscription		free
■ Redemption		free
■ Cash withdrawal at the cash desk		0.90%, min. 5 RON
6. BRD Diverso (former Diverso Euroopa Regional)		
■ Opening of the account		free
■ Subscription		free
■ Redemption		free
■ Cash withdrawal at the cash desk		0.90%, min. 5 RON
7. BRD Shares (former Euroopa Regional Shares)		
■ Opening of the account		free
■ Subscription		free
■ Redemption		free
■ Cash withdrawal at the cash desk		0.90%, min. 5 RON
8. BRD Index (former Euroopa Regional Index)		
■ Opening of the account		free
■ Subscription		free
■ Redemption		free
■ Cash withdrawal at the cash desk		0.90%, min. 5 RON

B. SAVINGS AND PLACEMENTS

III. Savings

Tariff/ fee

9. BRD Euroo Fond

■ Opening of the account	free
■ Subscription	free
■ Redemption	free
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON

10. BRD USD Fond

■ Opening of the account	free
■ Subscription	free
■ Redemption	free
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON

IV. Placements

11. Treasury and capital market operations

11.1. Government and corporate bonds – primary market

■ Subscription for government bonds issued on the local market	
○ RON	50 RON + SaFIR fee
○ foreign currency	25 EUR + SaFIR fee
■ Collection of income – Local market	
○ interests / coupons	free
○ receipts mainly upon maturity	free
■ Collection of income – Foreign markets	
○ notification	free
○ receipt	free

B. SAVINGS AND PLACEMENTS

IV. Placements

Tariff/ fee

11. Treasury and capital market operations

11.2. Government and corporate bonds – secondary market

A. Put and call transactions (RON and FCY)

■ BRD counterparty	SaFIR fee
■ Other counterparties – Local market	
○ RON	50 RON + SaFIR fee
○ foreign currency	25 EUR + SaFIR fee
■ Other counterparties – Foreign markets	
○ Mature markets and the EURO Zone	30 EUR
○ Emerging markets	35 EUR
○ Trades modification/ cancellation	10 EUR

B. Transfers without payment

■ Local market	
○ between dealers on the interbanking market	50 RON + SaFIR fee
○ between the interbanking market and BSE	50 RON + SaFIR fee and RoCLEAR fees
■ Foreign markets	
○ Mature markets and the EURO Zone	30 EUR
○ Emerging markets	35 EUR
○ Trades modification/ cancellation	10 EUR

B. SAVINGS AND PLACEMENTS

IV. Placements		Tariff/ fee
11. Treasury and capital market operations		
11.2. Government and corporate bonds – secondary market		
C. REPO agreements		
■ BRD counterparty		SaFIR fee
■ Other counterparties		
Initiation/substitution of REPO agreement/margin call REPO agreement as government bonds		
○ RON		50 RON + SaFIR fee
○ foreign currency		25 EUR + SaFIR fee
D. Pledges (beneficiary of the pledge: BRD or others)/ Litigation		
■ Pledges operations (start of the pledge operation; pledged securities replacement; pledge beneficiary replacement; pledge maturity; pledge execution by appropriation or by sale)/ Litigation		SaFIR fee
E. Custody of government bonds issued in the SaFIR system		
■ Custody of government bonds issued in the SaFIR system		SaFIR fee
11.3. Public tenders, dividends allocation, mutual funds shareholding		
■ Sales agent for public tenders		1% of the amount to be distributed
■ Dividends allocation, interest / principal repayment for issuance of bonds where the bank is a sales/distribution agent		7.5 RON/ payment
■ Application management fee		500 RON/ month
○ Distribution of shares in mutual funds		-
○ Subscription fee		According to the subscription leaflet
○ Distribution fee		1% of the amouny to be distributed

B. SAVINGS AND PLACEMENTS

IV. Placements

Tariff/ fee

11. Treasury and capital market operations

11.4. Securities custody services

A. For resident investors

■ Safe keeping of securities

1. Local market (BSE and SIBEX)

○ Local market	0.03% / year + VAT
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2. Foreign market

○ Mature markets	0.03% / year + VAT
○ Emerging markets	0.3% /year + VAT

■ Settlement and transfer processing of securities to/from a clearing, settlement and depository society authorized by ASF

1. Local market (BSE and SIBEX)

○ Transactions settlement	0.025%
○ Financial instruments transfers from the BRD custody in the custody of another bank/ Section 1 of the Central Depositary	0.025%
○ Financial instruments transfer in BRD custody	free

2. Foreign markets

Mature markets, transaction settlement	30 EUR/ transaction
○ Emerging markets, transaction settlement	35 EUR/ transaction
○ Trades modification/ cancellation	10 EUR/ transaction
■ Corporate actions (information about issuers, collection of dividends etc.)	min. 10 RON / operation

B. SAVINGS AND PLACEMENTS

IV. Placements

Tariff/ fee

11. Treasury and capital market operations

11.4. Securities custody services

B. For non-resident investors

■ Safe keeping of securities in boxes

○ up to 10 million RON	minim 0.20% / year
○ 10-50 million RON	minim 0.10% / year
○ more than 50 million RON	minim 0.04% / year
■ The processing of securities transfers - delivery and receipt of securities from / to a clearing, settlement and depository company authorised by CNVM	45 EUR / transaction
■ Corporate actions (information about issuers, collection of dividends etc.)	
○ for companies listed on markets regulated by ASF	15 EUR / operation
■ If the total monthly cumulated value of fees for the safe keeping of financial instruments on local markets and of fees for the safe keeping of financial instruments on foreign markets does not exceed 10 EUR (at the exchange rate published in the last working day of the month), a fee for the safe keeping in the amount of 10 EUR shall be charged. The 10 EUR fee shall not be charged if the client has no holdings in the portfolio	min.10 EUR/ month

11.5. Transactions on foreign capital markets

■ Brokerage net fee	-
■ Fee for the management of real estate account	-
■ Trading fee	
○ Euronext Paris	0.05%, min. 25 EUR / transaction

B. SAVINGS AND PLACEMENTS

IV. Placements

Tariff/ fee

11. Treasury and capital market operations

11.5. Transactions on foreign capital markets

○ London Stock Exchange	0.05%, min. 20 GBP / transaction
○ Deutsche Borse Frankfurt	0.05%, min. 25 EUR / transaction
○ Swiss Exchange Zurich	0.05%, min. 40 CHF / transaction
○ Wiener Borse	0.05%, min. 60 EUR / transaction
■ Settlement fee	
○ Euroonext Paris	6 EUR / transaction
○ London Stock Exchange	16 GBP / transaction
○ Deutsche Borse Frankfurt	16 EUR / transaction
○ Swiss Exchange Zurich	16 CHF / transaction
○ Wiener Borse	16 EUR / transaction
■ Fee for the transfer of shares between Wiener Borse and the Bucharest Stock Exchange	7.50 EUR
11.6. Settlement services – brokerage companies	
○ Settlement amount 1.000 RON	25 RON
○ Settlement amount 1000.01-10000 RON	40 RON
○ Settlement amount over 10000.01 RON	60 RON

C. OTHER SERVICES

C. OTHER SERVICES

1. Payment Incidents		Tariff/ fee
■ Consulting the Payment Incidents Centre (PIC) database at the clients' request		
○ For each request sent through the Headquarters		6 RON + VAT
○ For each request sent through the subordinated entities		7 RON + VAT
2. Transmitted Messages		
2.1 Fax		
■ Transmission by fax in the country of the documents regarding documentary letters of credit, stand-by letters of credit, payment orders at the specific request of the client		1,50 EUR / page (in RON equivalent)
2.2. Mail		
■ Charges for messages sent by post		
○ registered mail		according to Post Office rates + VAT
○ special express courier		according to DHL rates + VAT
3. Letters of good standing		
3.1. Letters of good standing in RON		
■ Issue of letters of good standing for the BRD clients		
○ under normal conditions		25 EUR (in RON equivalent) + VAT
○ under emergency conditions		50 EUR (in RON equivalent) + VAT
3.2. Letters of good standing in foreign currency		
■ Issue of letters of bank reference and good standing for the BRD clients, at their request		negotiable, min. 50 EUR + VAT
4. Audit		
■ Audit information		5 EUR / account (or equivalent in the account currency) + VAT

C. SERVICII DIVERSE

5. Garnishments

■ Management of garnishments	Tariff/ fee 50 RON* / letter of set-up of a garnishment
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6. Rental of safe deposit boxes (shall be charged at the declared value, in RON equivalent)

○ Type 1 box	1.50%/year, min. 44.4 RON /month + VAT
○ Type 2 box	1.50%/year, min. 56.5 RON /month + VAT
○ Type 3 box	1.50%/year, min. 68.6 RON /month + VAT
○ Type 4 box	1.50%/year, min. 80.7 RON /month + VAT
○ Type 5 box	1.50%/year, min. 112.9 RON/ month + VAT
○ Type 6 box	1.50%/year, min. 225.8 RON/ month + VAT
○ Type 7 box	1.50%/year, min. 362.9 RON/ month + VAT
○ Type 8 box	1.50%/year, min. 544.4 RON/ month + VAT

7. Other services

■ Cash payment of the invoices at the counter	0.6%, min. 10 RON**
■ Invoices payments with cash & cards at the APT/ MBA payment machines	free
■ Checking the authenticity of banknotes (RON, foreign currency) at clients' request	1 EUR / banknote (in RON equivalent)
■ Receiving and safekeeping valuable objects and documents	1% / year, min. 25 EUR / month (in RON equivalent) + VAT
■ Booking for foreign exchange operations	free
■ Receipt / safekeeping of cash bags	0.10% + VAT
■ Recording of capital to set up the dedicated assets	free

* Automatically charged at the time of setting the garnishment address. The charged fee will not exceed the garnished amount.

The transfer of garnishment amounts is charged with standard payment commission.

**n certain situations, the fee charged to the payer for bills payments at the cash desk may have a different value depending on the contract concluded between the Beneficiary and BRD. In the case of paying the bills via intrabank transfer at the counter in some cases the fee charged for invoice payment may be different depending on the derogatory conditions or the contract concluded between the beneficiary and BRD.

***If the guaranteed obligation is extinguished following the repayment of the loan according to the initial payment schedule, at the last payment date the fee charged is of 10 RON.

OTHER SERVICES

7. Other services	Tariff/ fee
■ Delivery of copies of bank documents and forms, at the client's request	1 EUR / page (in RON equivalent) + VAT
■ Delivery of online Recom confirmation of by the Bank, at customer's request	30 RON/ interrogation
■ Delivery of addresses confirmation banking information	10 RON/ address + VAT
■ Delivery of bank forms	free
■ Commissions for advertising and/or registration in AEGRM	According to approved operator
■ Authentication of signatures appearing on documents received directly by customers	EUR 10 + VAT
■ Swift fees related to authentication signatures messages sent to other banks	15 EUR/ message

D. ANNEX

ANNEX NO. 1

STANDARD USE LIMITS FOR BUSINESS CARD

The number and value of transactions / day that can be made at ATM and merchants, in the currency account to which the card is attached, is presented as follows:

CARDS IN RON	CASH WITHDRAWALS		PAYMENTS TO MERCHANTS		TOTAL*	
	No.	Value	No.	Value	No.	Value
MasterCard Unembossed	5	4,000	7	13,300	10	16,000
MasterCard Business Silver	10	7,000	15	26,600	20	30,000
VISA Business Silver	10	7,000	15	25,000	20	28,500
VISA Business Fermier	10	7,000	15	25,000	20	28,500
MasterCard Corporate	20	9,000	30	50,000	40	55,500
MasterCard Card de Credit Business	15	10,000	20	60,000	30	63,000

CARDS IN USD	CASH WITHDRAWALS		PAYMENTS TO MERCHANTS		TOTAL*	
	No.	Value	No.	Value	No.	Value
VISA Business Silver	6	3,000	15	9,000	18	10,500

**Represents the maximum number and value of the allowed transactions and may be less than the sum of the allowed transactions by type of transaction.*

ANNEX NO. 1

STANDARD USE LIMITS FOR BUSINESS CARD

The number and value of transactions / day that can be made at ATM and merchants, in the currency account to which the card is attached, is presented as follows:

CARDS IN EURO	CASH WITHDRAWALS		PAYMENTS TO MERCHANTS		TOTAL*	
	No.	Value	No.	Value	No.	Value
MasterCard Unembossed	5	1,000	7	4,000	10	4,500
MasterCard Business Silver	10	2,000	15	8,000	20	9,000
MasterCard Corporate	20	2,000	30	15,000	40	16,000

STANDARD CASH DEPOSIT LIMITS FOR BUSINESS CARDS**

Currency card	Maximum number of transactions/day	Maximum deposit amount/day
RON	20	60.000 RON
EUR	20	12.000 EUR
USD	20	12.000USD

- *Represents the maximum number and value of the allowed transactions and may be less than the sum of the allowed transactions by type of transaction.
- ** Only for an automated teller machine that allows this type of operation

**THE FUTURE
IS YOU**



BRD

GROUPE SOCIETE GENERALE