

# TERM DEPOSITS INTEREST RATES

document in force starting with: **19.04.2024**

**Interest rates applicable to products with fixed interest rates currently commercialized**

## Term deposits in RON fixed interest rates (%/ year)

Interest payment no. of days   no. of months/ years		at the counter		using YOU BRD	
		On term	Monthly	On term	Monthly
30	1 month	4.00%	-	<b>4.50%</b>	-
90	3 months	4.75%	-	<b>5.25%</b>	-
180	6 months	4.90%	-	<b>5.40%</b>	-
365	1 year	5.20%	-	<b>5.70%</b>	-
730	2 years	5.60%	5.50%	5.60%	5.50%
1095	3 years	-	5.60%	-	5.60%
1460	4 years	-	5.60%	-	5.60%
<i>Minimum balance</i>		<i>RON 500</i>			

## Term deposits in foreign currency fixed interest rates (%/ year)

Interest payment no. of days   no. of months/years		EUR (counter)	EUR (YOU BRD)	USD (counter)	USD (YOU BRD)
		On term	On term	On term	On term
30	1 month	0.50%	<b>1.00%</b>	1.00%	<b>1.50%</b>
90	3 months	1.50%	<b>2.00%</b>	2.00%	<b>2.50%</b>
180	6 months	1.90%	<b>2.40%</b>	2.25%	<b>2.75%</b>
365	1 year	2.25%	<b>2.75%</b>	2.75%	<b>3.25%</b>
		Monthly	Monthly	Monthly	Monthly
730*	2 years	2.95%	2.95%	3.45%	3.45%
<i>Minimum balance</i>		<i>EUR 500</i>	<i>EUR 500</i>	<i>USD 500</i>	<i>USD 500</i>

- For **term deposits in RON** (1 month, 3 months, 6 months, 12 months) opened using the internet and mobile banking YOU BRD, a **bonus of 0.50%** is granted in addition to the standard interest rates granted in BRD agencies, as listed in the table above.
- For **term deposits in EUR** (1 month, 3 months, 6 months, 12 months) opened using the internet and mobile banking service YOU BRD, a **bonus of 0.50%** is granted in addition to the standard interest rates granted in BRD agencies, as listed in the table above.
- For **term deposits in USD** (1 month, 3 months, 6 months, 12 months) opened using the internet and mobile banking service YOU BRD, a **bonus of 0.50%** is granted in addition to the standard interest rates granted in BRD agencies, as listed in the table above.

For term deposits (RON/USD) a bonus of 0.05% is granted for:

- pensioners who opted to receive the pension in a BRD current account, with the exception of „Card Senior” packages owners with option to receive the pension in a BRD account in which case the 0.05% bonus is granted only for term deposits in RON
- salary conventions concluded starting with 01.04.2017

The bonuses apply only to products opened in BRD branches.

**Note:** for term deposits in GBP, a bonus of 0.10% is granted for pensioners who opted to receive the pension in the BRD current account/ for salary conventions

\***USD:** between 01.03.2021 - 31.10.2022, the term deposit in USD on 730 days (2 years) was not commercialized, being reintroduced in the offer starting with 01.11.2022.

**Note:** starting with 1<sup>st</sup> of March, 2021, term deposits in GBP (all maturities: 30, 90, 180, 365, 730 days) are no longer commercialized between 01.03.2021 - 31.10.2022, term deposits in EUR were not commercialized, being reintroduced in the offer starting with 01.11.2022.

# STANDARD INTEREST RATES GUIDE | INDIVIDUALS

document in force starting with: **19.04.2024**

## Interest rates applicable to products no longer commercialized

### Deposit 1.000 / Long term deposits in RON

Offer type	Deposits balance at: 21.10.2013 (no longer available)				Deposits balance at: 07.04.2014 (no longer available)		
	Fixed interest rates (%/ year)				Fixed interest rates (%/ year)		
	RON				EUR	USD	
	Standard		Pensioners*		Standard	Pensioners	Standard
paid interest method/ no. of days	on term	monthly	on term	monthly	Standard	Pensioners	Standard
30	0.10%	-	0.30%	-	0%	0%	0.03%
90	0.45%	-	0.60%	-	0%	0%	0.05%
180	0.65%	-	0.80%	-	0%	0%	0.10%
365	0.80%	-	1.05%	-	0%	0%	0.15%
730	1.00%	0.90%	1.25%	1.15%	-	-	-
1095	-	1.15%	-	1.40%	-	-	-
1460	-	1.25%	-	1.50%	-	-	-
<b>Minimum balance</b>	RON 1.000				EUR 1.000		USD 1.000

\*Who opted in to receive the pension in a BRD current account.

**Note:** Deposit 1.000 is automatically renewable - with capitalization or payment of interest rate in the current account at maturity date, according to the customer's option. The interest rate is standard + 0.25% for Classic/Select packages deposits holders, with Loyal option in LEI or EUR, except for Deposit 1.000 in USD.

### TERM DEPOSITS

#### variable interest rates (%/ year)

Deposits balance at: 21.10.2013  
(no longer available)

Offer	RON					EUR		USD		GBP
	Standard		Premium		Premium Plus	Standard	Premium	Standard	Premium	Standard
	monthly	on term	monthly	on term	on term	on term	on term	on term	on term	on term
30	0.05%	0.05%	0.15%	0.15%	0.25%	0%	0%	0.03%	0.05%	0.01%
60	0.05%	0.05%	0.15%	0.15%	-	-	-	-	-	-
90	0.05%	0.10%	0.15%	0.20%	0.30%	0%	0%	0.03%	0.05%	0.01%
180	0.05%	0.10%	0.15%	0.20%	0.30%	0%	0%	0.05%	0.10%	0.01%
270	0.05%	0.10%	0.15%	0.20%	-	0%	0%	0.10%	0.15%	0.01%
365	0.10%	0.15%	0.20%	0.25%	0.35%	0%	0%	0.15%	0.20%	0.01%
730	-	0.20%	-	0.30%	-	-	-	-	-	-
1095	-	0.25%	-	0.35%	-	-	-	-	-	-
<b>Minimum balance*</b>	RON 150		RON 2.500		RON 50.000	EUR 500	EUR 10.000	USD 1.000	USD 10.000	GBP 1.000

\*Amount from which interest rate is paid

# STANDARD INTEREST RATES GUIDE | INDIVIDUALS

document in force starting with: **19.04.2024**

## Term deposits in foreign currency - fixed interest rates (%/ year)

Deposits in stock at: **01.03.2021**  
(no longer commercialized)

		GBP
Interest payment		On term
no. of days	no. of months/years	
30	1 month	0.01%
90	3 months	0.01%
180	6 months	0.01%
365	1 year	0.01%
		Monthly
730	2 years	0.01%
<i>Minimum balance</i>		<i>150 GBP</i>

### Interest at sight (%/year)

**0% p.y.**, applicable to current accounts and current accounts packages as well as for term deposits (including Progresso deposits) liquidated before maturity.

## MULTIPLAN Savings program

Withdrawn from the offer in **04.07.2022**

	Fixed interest rate (%/year)	
	RON	EUR
	0.60 %	0.00 %
<i>Min amount/ month</i>	<i>40 RON</i>	<i>10 EUR</i>