

STANDARD INTEREST RATES GUIDE

document in force starting with: **01.01.2023**

Current accounts

	Interest rates (%/ year)			
	RON	EUR	USD	GBP
Current accounts*	0%	0%	0%	0%
Accounts with debit card attached	0%	0%	0%	-
Current accounts with Sprint card attached	0%	-	-	-
<i>Minimum account balance</i>	-	-	-	-

*Including the advance payment made for housing construction/holiday houses and for cars purchases.

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.

PractiCont Current accounts*

available within individuals product packages and services (%/ year)

PractiCont RON <i>available with SELECT package</i>		PractiCont EUR <i>available with SELECT package</i>	
< RON 10.000	0%	< EUR 3.000	0%
> RON 10.000	0%	> EUR 3.000	0%

PractiCont + RON <i>available with PREMIUM package</i>		PractiCont + EUR <i>available with SELECT package</i>	
< RON 70.000	0%	< EUR 20.000	0%
> RON 70.000	0%	> EUR 20.000	0%

Note: The interest rates percentage is determined on tranches and is applied to the total daily balance of the account.

*PractiCont is no longer commercialized.