

STANDARD INTEREST RATES GUIDE

document in force starting with: **01.10.2024**

Current Accounts

	Variable interest rate (%/year)			
	RON	EUR	USD	GBP
Current Accounts*	0 %	0 %	0 %	0 %

* Notes:

- » The above-mentioned interest rates apply also for merchants acquiring accounts/ for merchants accepting cards
- » 0,01% (RON&FCY) interest rate applies for Escrow accounts, L/G accounts, fiduciary accounts and certified cheques from own sources or special account opened for collateral reason (own sources); 0,10% for the stock
- » For accounts opened for insolvency procedure, within the dedicated insolvency practitioners offer, current account interest rate for RON account is 0,10% per year, respectively 0,01% per year for EUR subject to a minimum RON/EUR 1.000 balance
- » Interests for employees cash deposit guarantees will be: 0,50% RON and 0,05% EUR
- » Interests charged for unauthorized overdraft on the account: 0%

Interest at sight (%/year)

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

Deposit 5,000* Self-Employed Persons/ Authorized Professionals

No. of days	Fixed interest rate (%/ an)		
	RON	EUR	USD
30	3,50%	0.50%	1,50%
90	4,20%	1.00%	2,00%
180	4,50%	1.25%	2,25%
365	4,80%	1.50%	2,50%
730	3,80%	-	-
<i>Minimum balance</i>	<i>5.000 RON</i>	<i>5.000 EUR</i>	<i>5.000 USD</i>

*Automatic renewal option available for Deposit 5.000 – with interest capitalization or interest payment on term (based on customer option). Renewal date interest rate is applied at renewal.

The interest rates are also available for Authorized Professionals organized as Self-Employed Persons and Legal Persons with a turnover < 1M EUR.

Note: For the deposits of Authorized Professionals clients part of legal sector, the interest rate is standard +0.10% for RON.

Atucont Pro*

Self-Employed Persons / Authorized Professionals

	RON
Quarterly capitalization	2,00%
<i>Minimum balance</i>	<i>RON 2,000</i>

* Fixed interest, valid until December 31, 2024

* Atucont PRO is intended only for Self-Employed Persons/ Authorized Professionals