

SAVINGS ACCOUNTS INTEREST RATES

document in force starting with: **01.01.2021**

Savings Accounts* interest rates (%/ year)

	RON	EUR	USD
ATUSTART (quarterly capitalization)	0,40%	0%	0,50%
Minimum/ maximum account balance	300**/ 100.000	100/ 20.000	100/ 20.000
ATUSPRINT (quarterly capitalization)	0,40%	0%	0,50%
Minimum/ maximum account balance	300**/ 100.000	100/ 30.000	100/ 30.000
ATUCONT (quarterly capitalization)	0,30%	0%	0,05%
Minimum/ maximum account balance	500**	400**/50.000	700**

* fixed interest rate available until March 31, 2021

** RON/ EUR/ USD 100 - minimum amount in case of opening a savings account together with the "Spend & Save at POS" Service
Note:

- for savings accounts from „ATU" range, the interest rate is standard + 0,15% for accounts in RON, respectively + 0,05% for accounts in USD and + 0% for accounts in EUR for:
 - Individuals packages: Drum Bun, Clasic/Select with Loyal option
 - Pensioners who opted to receive the pension in the BRD current account
- for savings accounts from „ATU" range in RON, the interest rate is standard + 0,15% if a "Card Senior" package with pension domiciliation is owned

Details on the Savings Accounts on balance at: 31.12.2006

	RON	EUR
ATUCONT* (yearly capitalization)	0,80%	-
Minimum account balance	500 RON	
ATUSTART/ ATUSPRINT* (yearly capitalization)	1,05%	-
Minimum account balance	300 RON	
Maximum account balance	4.000/ 8.000 RON	
LIBERCONT** (yearly capitalization)	0,80%	0%
Minimum account balance	500 RON	400 EUR

*fixed interest rate available until March 31, 2021

**fixed interest rate available until March 31, 2021

Note: for accounts included in packages for Individuals: Sprint and Student in RON, respectively Drum Bun in EUR, the interest rate is standard + 0,25%

Details on the Savings Accounts on balance at: 15.05.2014

	RON	EUR	USD
ATUSTART/ ATUSPRINT* (quarterly capitalization)	0,40%	0%	0,40%
Minimum account balance	RON 300	EUR 100	USD 100
Maximum account balance	RON 40,000/ 60,000	EUR 10,000/ 15,000	USD 10,000/ 15,000

*fixed interest rate available until March 31, 2021

Details on the Savings Accounts on balance at: 31.08.2015

	EUR	
SMART CONT*	0%	0%
Minimum/ maximum account balance	250** - 10.000	>10.000

*fixed interest rate available until March 31, 2021

**minimum balance for interest calculation