

SAVINGS ACCOUNTS INTEREST RATES

document in force starting with: **01.04.2025**

Savings accounts* interest rates (%/ year)

	RON
ATUSTART (quarterly capitalization)	2.50%
Minimum/ maximum account balance	0**/ 200.000
ATUCONT (quarterly capitalization)	2.00%
Minimum/ maximum account balance	0**

* fixed interest rate available until July 01, 2025

** RON/ EUR/ USD 0 - minimum amount in case of opening a savings account together with the "Spend & Save at POS" Service

Note: starting with 1st of March, 2021: Atustart, Atusprint, Atucont savings accounts in USD are no longer commercialized
starting with 26th of April, 2021: Atustart, Atusprint, Atucont savings accounts in EUR are no longer commercialized
starting with 26th of April, 2021: Atusprint savings accounts in RON are no longer commercialized

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

Savings accounts in stock at: 31.12.2006

	RON	EUR
ATUCONT* (yearly capitalization)	2.00%	-
Minimum account balance	RON 0	
ATUSTART/ ATUSPRINT* (yearly capitalization)	2.50%	-
Minimum account balance	RON 0	
Maximum account balance	RON 200.000	
LIBERCONT** (yearly capitalization)	0.30%	0%
Minimum account balance	RON 0	EUR 0

*fixed interest rate available until July 01, 2025

**fixed interest rate available until July 01, 2025

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%

Savings accounts in stock at: 15.05.2014

	RON	EUR	USD
ATUSTART/ ATUSPRINT* (quarterly capitalization)	2.50%	0%	0%
Minimum account balance	RON 0	EUR 0	USD 0
Maximum account balance	RON 200.000	EUR 30.000	USD 30.000

*fixed interest rate available until July 01, 2025

Savings accounts in stock at: 31.08.2015

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

*fixed interest rate available until July 01, 2025

**minimum balance for interest calculation

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Savings accounts in stock at: 01.03.2021

	USD
ATUCONT* (quarterly capitalization)	0%
Minimum account balance	USD 0
ATUSPRINT* (quarterly capitalization)	0%
Minimum account balance	USD 0
Maximum account balance	USD 30.000
ATUSTART* (quarterly capitalization)	0%
Minimum account balance	USD 0
Maximum account balance	USD 30.000

*fixed interest rate available until July 01, 2025

Savings accounts in stock at: 26.04.2021

	EUR	RON
ATUCONT* (quarterly capitalization)	0%	-
Minimum account balance	EUR 0 EUR 50.000	
ATUSPRINT* (quarterly capitalization)	0%	2.50%
Minimum account balance	EUR 0	RON 0
Maximum account balance	EUR 30.000	RON 200.000
ATUSTART* (quarterly capitalization)	0%	-
Minimum account balance	EUR 0	
Maximum account balance	EUR 30.000	

*fixed interest rate available until July 01, 2025