

TERM DEPOSITS INTEREST RATES

document in force starting with: **26.04.2021**

Deposit 5,000*

No. of days	Fixed interest rate (%/ an)	
	RON	USD
30	0,05%	0,01%
90	0,40%	0,03%
180	0,65%	0,05%
365	0,95%	0,10%
730	1,15%	-
<i>Minimum balance</i>	<i>RON 5,000</i>	<i>USD 5,000</i>

*Automatic renewal option available for Deposit 5.000 – with interest capitalization or interest payment on term (based on client 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 and 0.05% for currency.

Interest at sight (%/year)

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

Long Term Deposits*

No. of days	Fixed interest rate (%/ an)
	RON
730	1,05%
1095	1,30%
1460	1,40%
<i>Minimum balance</i>	<i>RON 5,000</i>

* The deposit cannot be automatically renewed. The interest rate is paid monthly in the current account. The interest rates are also available for Authorized Professionals organized as Self-Employed Persons and Legal Persons with a turnover < 1M EUR.

Term Deposits* - in stock

No. of days	Variable interest rate (%/year)					
	RON	EUR		USD	GBP	
		Standard	PREMIUM	Standard	Standard	Standard
30	0,05%	0 %	0 %	0,00%	0,00%	0,01%
60	0,05%	-	-	-	-	-
90	0,05%	0 %	0 %	0,00%	0,00%	0,01%
180	0,10%	0 %	0 %	0,03%	0,03%	0,01%
270	0,10%	0 %	0 %	0,05%	0,05%	0,01%
365**	0,10%	0 %	0 %	0,05%	0,05%	0,01%
<i>Minimum deposit balance</i>	<i>Established by each group determined by its own activity and also for its subunits</i>	<i>USD 10,000</i>	<i>USD 50,000</i>	<i>EUR 7,500</i>	<i>EUR 50,000</i>	<i>GBP 15,000</i>

* Automatic renewal option available, expressly requested by client when opening the term deposit. For automatic renewal option, the interest will be paid at expiration time of the deposit capitalization, whereas for the term deposits with no capitalization, the interest will be paid on deposit expiration date.

** Including interest rate for accounts opened for employees cash deposit guarantees.

*** The collateral deposits will have interest rates of 0.1% no matter the tenor or currency.