

TERM DEPOSITS INTEREST RATES

document in force starting with: **01.10.2021**

Term deposits - current offer

Term Deposits in RON fixed interest rates (%/ year)

Interest payment		RON	
no. of days	no. of months/ years	On term	Monthly
30	1 month	0,10%	-
90	3 months	0,45%	-
180	6 months	0,75%	-
365	1 year	1,05%	-
730	2 years	1,25%	1,15%
1095	3 years	-	1,40%
1460	4 years	-	1,50%
<i>Minimum balance</i>		<i>RON 150</i>	

Term Deposits in foreign currencies fixed interest rates (%/ year)

Interest payment		USD
no. of days	no. of months/ years	On term
30	1 month	0,03%
90	3 months	0,05%
180	6 months	0,10%
365	1 year	0,15%
		Monthly
730	2 years	*0,20%
<i>Minimum balance</i>		<i>USD 150</i>

A bonus of 0.05% is granted for TERM DEPOSITS (RON/ USD):

- for pensioners who opted to receive the pension in the BRD current account; for owners of „Card Senior” packages with pension domiciliation, the 0.05% bonus is granted only for term deposits in RON
- for salary conventions concluded starting with 01.04.2017

Note: for term deposits in GBP, a bonus of 0.10% is granted for pensioners who opted to receive the pension in the BRD current account/ for salary conventions

***USD:** starting with 1st of March, 2021, the term deposit in USD on 730 days (2 years) is no longer commercialized, the interest rate being applicable only for products in stock (concluded before 01.03.2021)

Note: starting with 1st of March, 2021, term deposits in GBP (all maturities: 30, 90, 180, 365, 730 days) are no longer commercialized starting with 26th of April, 2021, term deposits in EUR (all maturities: 30, 90, 180, 365, 730 days) are no longer commercialized

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.

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Term deposits no longer available in the offer Deposit 1,000 / Long term Deposits in RON

Deposits balance at: 21.10.2013

(no longer available)

Fixed interest rates (%/ year)

RON

Deposits balance at: 07.04.2014

(no longer available)

Fixed interest rates (%/ year)

EUR

USD

Offer type	RON				EUR			USD
	Standard		Pensioners*		Standard	Pensioners	Standard	
	on term	monthly	on term	monthly				
paid interest method/ no. of days								
30	0,10%	-	0,30%	-	0%	0%	0,03%	
90	0,45%	-	0,60%	-	0%	0%	0,05%	
180	0,65%	-	0,80%	-	0%	0%	0,10%	
365	0,80%	-	1,05%	-	0%	0%	0,15%	
730	1,00%	0,90%	1,25%	1,15%	-	-	-	
1095	-	1,15%	-	1,40%	-	-	-	
1460	-	1,25%	-	1,50%	-	-	-	
Minimum balance	RON 1,000				EUR 1,000		USD 1,000	

*Who opted in to receive the pension in a BRD current account.

Note: Deposit 1,000 is automatically renewable - with capitalization or payment of interest rate in the current account at maturity date, according to the customer's option. The interest rate is standard + 0.25% for Classic/Select packages deposits holders, with Loyal option in LEI or EUR, except for Deposit 1,000 in USD.

TERM DEPOSITS

variable interest rates (%/ year)

Deposits balance at: 21.10.2013

(no longer available)

Offer	RON					EUR		USD		GBP
	Standard		Premium		Premium Plus	Standard	Premium	Standard	Premium	
	monthly	on term	monthly	on term						on term
No. of days										
30	0,05%	0,05%	0,15%	0,15%	0,25%	0%	0%	0,03%	0,05%	0,01%
60	0,05%	0,05%	0,15%	0,15%	-	-	-	-	-	-
90	0,05%	0,10%	0,15%	0,20%	0,30%	0%	0%	0,03%	0,05%	0,01%
180	0,05%	0,10%	0,15%	0,20%	0,30%	0%	0%	0,05%	0,10%	0,01%
270	0,05%	0,10%	0,15%	0,20%	-	0%	0%	0,10%	0,15%	0,01%
365	0,10%	0,15%	0,20%	0,25%	0,35%	0%	0%	0,15%	0,20%	0,01%
730	-	0,20%	-	0,30%	-	-	-	-	-	-
1095	-	0,25%	-	0,35%	-	-	-	-	-	-
Minimum balance*	RON 150		RON 2,500		RON 50,000	EUR 500	EUR 10,000	USD 1,000	USD 10,000	GBP 1,000

*Amount from which interest rate is paid

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Term deposits in foreign currency - fixed interest rates (%/ year)

Deposits in stock at: 01.03.2021 (no longer commercialized)

Interest payment		GBP
no. of days	no. of months/years	On term
30	1 month	0,01%
90	3 months	0,01%
180	6 months	0,01%
365	1 year	0,01%
		Monthly
730	2 years	0,01%
<i>Minimum balance</i>		<i>150 GBP</i>

Deposits in stock at: 26.04.2021 (no longer commercialized)

Interest payment		EUR
no. of days	no. of months/years	On term
30	1 month	0%
90	3 months	0%
180	6 months	0%
365	1 year	0%
		Monthly
730	2 years	0%
<i>Minimum balance</i>		<i>150 EUR</i>