

Fees and Commissions Guide

into force starting with: **10.01.2019**

IMPORTANT:

This guide is part of the contract concluded between you and the Bank. Therefore, do not hesitate to ask your BRD agency to hand you over a copy thereof whenever you deem it necessary. You may check the fees and commissions applicable at any date at any BRD agency and on the institutional website, respectively www.brd.ro

These fees and commissions are available starting with **10th of January 2019**.

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1. Current operations

1.1 Opening and managing accounts		lei / foreign currency	
Current account opening fee		free	
Escrow accounts for loans management fee		free	
Current account management fee		4.20 lei/ month/ account (in currency equivalent)	
Management fee for current accounts included in conventions:			
<i>with attached card included in a convention Standard Offer - Employees</i>		4 lei/ month	
<i>with attached card included in a convention Standard Offer - Managers</i>		6 lei/ month ¹	
Management fee for BRD Capital Market accounts:			
the Holder owns at least one current account in BRD		free	
the Holder does not own a current account in BRD		4.20 lei/ month/ account (in currency equivalent)	
1.2 Account statement		lei / foreign currency	
Submission of the account statement (monthly) ²		3 lei	
Issue of the account statement (current account ³) for the previous month, at customer request, in BRD agencies or via MyBRD Contact (via e-mail)	free (the first account statement)	1 eur (in currency equivalent) (starting with the 2 nd account statement)	
Issue of the account statement (current account ³) for the current month, at customer request, in BRD agencies or via MyBRD Contact (via e-mail)		1 eur/ statement (in currency equivalent)	
Issue of an account history (current account ³), at customer request, in BRD agencies or via MyBRD Contact (via e-mail)	3 eur/ account (equiv. in the account currency) for a period < 3 months, in relation with the current date	5 eur/ account (equiv. in the account currency) for a period >= 3 months, in relation with the current date	
1.3 Other services		lei / foreign currency	
Adding new empowered persons		free	
Garnishments management fee ⁴		20 lei/ garnishment notice (in currency equivalent)	
Providing information on the current account balance (including BRD Piețe de Capital accounts) via:			
ATM/ POS BRD/ MyBRD Contact		free	
MyBRD SMS		0.9 lei (in currency equivalent)	
Fees related to the "Switching/ Changing current accounts from one Bank to another" service ⁵		free	
1.4 Cash operations		lei	foreign currency
Cash deposit at the counter (account Holders, empowered persons or in the accounts of other individuals)		free	
Cash deposits at the counter in the accounts of juridical persons	0.60%, min. 2 lei	-	
Cash withdrawal at the counter	0.50%, min. 5 lei	0.50%, min. 3 eur (or equiv.)	

¹ Valid for conventions in stock, concluded until 31.12.2017, inclusively.

² Valid both for issuing the account statement at the counter and for the submission thereof to the customer's residence or to another address indicated by the customer; valid also for the account with standard credit card (Punct Card/ CumVreiTu) attached. Starting with 15.10.2007, the fee also applies to BRD-ISIC cards and Card 10 marketed individually (outside agreements/ conventions)

³ Including the CumVreiTu credit card, Platinum credit card

⁴ It is automatically charged at the time of setting the garnishment address - the charged fee may not exceed the garnishment's amount

⁵ The service applies to BRD customers who are Holders of current accounts and request the transfer of the account relationship towards another Bank

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1.5 Opening and managing current accounts with basic services¹		LEI
1.5.1 Current account with basic services for vulnerable customers²:		
Required operations for:		
Account opening fee		free
Account management fee		free
Account closure fee		free
Cash deposits in lei, in the account, at the counter (Account Holder)		free
Services that allow cash withdrawals from the account:		
Cash withdrawals in lei at the counter		free
Cash withdrawals in lei at BRD ATM's ⁴		free
Cash withdrawals in lei at ATMs of other Banks from Romania ⁴		free
Payment operations:		
Intra-banking (BRD-BRD) and inter-banking (BRD-other Banks) Direct Debit Payments through a payment card, including online payments ⁴		the first 10 payment operations/ month are free ⁵
Intra-banking (BRD-BRD) and inter-banking (BRD-other Banks) incomings in lei		
Intra-banking (BRD-BRD) and inter-banking (BRD-other Banks) payments in lei at the counter		
Intra-banking (BRD-BRD) and inter-banking (BRD-other Banks) payments in lei via online ⁴		
Bills payments at banking terminals (ATM/ ROBO/ POS)/ online ⁴		
1.5.2 Current account with basic services for invulnerable customers³:		
Required operations for:		
Account opening fee		free
Account management fee		4.20 lei/ month
Account closure fee		free
Cash deposits in lei, in the account, at the counter (Account Holder)		free
Services that allow cash withdrawals from the account:		
Cash withdrawals in lei at the counter		free
Cash withdrawals in lei at BRD ATM's ⁴		free
Cash withdrawals in lei at ATMs of other Banks from Romania ⁴		free
Cash withdrawals at ATMs of Banks abroad (foreign Banks) ⁴		free

Note: Any other operation different from those mentioned in the table above shall be charged according to the fees mentioned in the present „Fees and commissions guide for Individuals”

¹ The current account with basic services represents a regulatory product as provided by the Law no. 258/2017 granted on the Customer's express request and on his statement on his own responsibility regarding the fact of not owning a payments account on Romania's territory. The Customer will be granted with the benefits provided by the Law concerning the current account with basic services, for which the Customer fits, based on the declared revenue/ income level

² **Financially vulnerable customers** - customers whose monthly income does not exceed the equivalent of 60% of the gross average income per economy (below 2.880 lei as gross, at 01.01.2019), projected in the latest macroeconomic forecast, i.e the autumn forecast, published by the National Prognosis Commission in 2018 for 2019, or whose income over the past 6 months does not exceed the equivalent of 60% of the gross average income per economy

³ **Financially invulnerable customers** - customers whose monthly income exceeds the equivalent of 60% of the gross average income per economy (over 2.879 lei as gross, at 01.01.2019);

⁴ Attaching a debit card for cash withdrawals at ATM/ POS or for payments using the card, respectively attaching an online banking service to the current account with basic services (regardless of service's type) shall be made for a fee, in accordance with the in force „Fees and commissions guide for Individuals”

⁵ After the first 10 transactions, of the type mentioned in the table, the following receipt/ payment operations shall be charged according to the fees mentioned in the „Fees and commissions guide for Individuals”

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2. Products and services packages

	SPRINT PE+	STUDENT PE+	SENIOR PE+	EURO PE+	AZI PE+ GOLD	AZI PE+ PLATINUM
Products and services included						
Current account	✓ lei	✓ lei	✓ lei	✓ eur	✓ lei	✓ lei
Debit card	✓ Sprint lei	✓ ISIC/ MAEUB lei	✓ MasterCard/ Visa Standard lei	✓ MasterCard Standard eur	✓ MasterCard Visa Gold lei	✓ MasterCard Platinum lei
MyBRD remote banking services	✓ Contact ✓ Net, Mobile (optional)	✓ Contact	✓ Contact, SMS, Net, Mobile	-	✓ Contact, Net, Mobile	✓ Contact, Net, Mobile
Travel insurance ¹	-	-	-	-	✓	✓
Avantaj 2 Hospitalization insurance ²	-	-	-	-	✓ Clasic	✓ Clasic
Savings account	-	-	✓ lei	-	✓ lei	✓ lei
Free operations/ month						
Cash withdrawals in lei at BRD ATMs/ Balance inquires at BRD ATMs	✓ unlimited	✓ unlimited	✓ unlimited	-	✓ unlimited	✓ unlimited
Cash withdrawals in lei at BRD POS	-	-	-	-	✓ unlimited	✓ unlimited
Cash withdrawals in eur at BRD POS	-	-	-	✓ 2	-	-
Intra-banking payments in lei via MyBRD Net/ Mobile	✓ unlimited	✓ unlimited	✓ unlimited	-	✓ unlimited	✓ unlimited
Inter-banking payments in lei via MyBRD Net/ Mobile	-	-	-	-	✓ unlimited	✓ unlimited
Intra-banking receipts in lei and foreign currency	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Inter-banking receipts in lei	✓ 1	✓ 1	-	-	✓ unlimited	✓ unlimited
SMS alerts for crediting of the current account with amounts >= 500 lei/ month	-	-	✓ 2	-	✓ unlimited	✓ unlimited
PIN changes at BRD ATMs/ Interrogations of the last 10 authorized transactions at BRD ATMs	-	-	-	-	✓ unlimited	✓ unlimited
Other discounts						
Loan file analysis fee	-	standard - 20%	standard - 20%	-	standard - 50%	standard - 50%
Annual administration fee for the Standard Credit card with installements	-	-	-	-	FREE the 1 st year	FREE the 1 st year
"À la carte" annual administration fee	-	-	-	-	standard - 30%	standard - 30%
MyBRD SMS service with 20 alerts included/ month ³	-	-	-	-	2 lei/ month	2 lei/ month
Insurance attached to the debit card, as optional, one of the three alternatives: Confort/ Confort Mobile/ Confort Mobile Plus ⁴	-	5 / 6 / 8 usd/ year	5 / 6 / 8 usd/ year	-	5 / 6 / 8 usd/ year	6 usd/ year (only Confort insurance)
Bonus over the interest rate of term deposits in lei in case of domiciliation of the monthly incomes in BRD current accounts	-	-	standard +0.05%	-	-	-
Bonus over the interest rate of savings accounts in lei in case of domiciliation of the monthly incomes in BRD current accounts	-	-	standard + 0.15%	-	-	-
Package management commission per month						
Without fulfilling recurrent income condition in BRD current account			3.9 lei/ month		20 lei/ month	50 lei/ month
Fulfilling recurrent income condition in BRD current account	0 lei/ month		1.9 lei/ month	3 eur/ month	0 lei/ month⁵	0 lei/ month⁵

Note: For the range of PE+ packages, the opening/ closure of the packages or closing packages to buy a new BRD package and issuing cards included in the packages are FREE OF CHARGE.

¹ Insurance component included for free for the package Holder, attached to embossed debit cards inside packages; ² Insurance component included for free for the package Holder, over the lifetime of the package;

³ Optional service included in the package, with special tariff that is perceived separately from the monthly management fee of the package; ⁴ Insurance component, with three alternatives, included optional in the package. Only one of the three options can be chosen, at the moment of opening the package. The preferential premium is perceived in the currency equivalent of the paying account, separate from the monthly management fee of the package.

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Products and services packages	CLASIC		SELECT				DRUM BUN
	LEI	EUR	LEI	EUR		EUR	
Products and services included							
Current account	✓	✓	✓	✓		✓	
Debit card	✓ Maestro, Visa/ MasterCard A la Carte	✓ MasterCard Standard	✓ Mastercard Standard/ Transport, Visa Clasic, Visa / MasterCard A la Carte	✓ Mastercard Standard		✓ Mastercard Standard	
Call Center service: MyBRD Contact	✓		✓		✓		
Avantaj 2 Hospitalization insurance ²	✓ Clasic		✓ Clasic/ Plus		-		
Insurance attached to the debit card (mandatory in the 1 st year), one of the three alternatives: Confort/ Confort Mobile/ Confort Mobile Plus ⁴	✓ 5/ 6/ 8 eur/ usd /year		✓ 5/ 6/ 8 eur/ usd/ year		✓ 5/ 6/ 8 eur/year		
Optional products and services (included): MyBRD Net + MyBRD Mobile + MyBRD SMS	✓		✓		✓		
Free operations/ month							
Cash withdrawals in lei at BRD ATMs	✓ 1		✓ 3		✓ 2		
Balance inquiries at BRD ATMs/ Intra-banking receipts in lei and foreign currency/ Intra-banking payments in lei via MyBRD Net/ Mobile	✓ unlimited		✓ unlimited		✓ unlimited		
Other discounts							
Debit card annual administration fee ⁶ / Loan file analysis fee (exception Prima Casa and car loans granted through the network of authorized dealers Dacia/ Renault/ Nissan)/ Overdraft analysis fee	normal option		standard - 20%		standard - 20%		
	LOIAL option		standard - 25%		-		
Package management commission per month							
Package management fee <i>(for packages sold before 18.05.2009, the management fee into force at that time shall be charged)</i>	6.5 lei/ month	1.9 eur/ month	9 lei/ month with basic hospitalization insurance (Avantaj 2 Clasic)	20 lei/ month with extended hospitalization insurance (Avantaj 2 Plus)	2.7 eur/ month with basic hospitalization insurance (Avantaj 2 Clasic)	6 eur/ month with extended hospitalization insurance (Avantaj 2 Plus)	2 eur/ month
Package closure fee <i>(the fee applies to packages opened starting with 09.07.2008; for packages opened starting with 28.10.2013, after the first 2 years after the purchase, the closure fee is 0)</i>	15 eur (equiv. in package currency)		25 eur (equiv. in package currency)		15 eur (equiv. in package currency)		

Note: For the packages Clasic, Select, Drum Bun the opening/ closure for acquiring a new BRD package and the issue of cards included in the packages are FREE OF CHARGE.

⁵ The monthly package management fee for AZI PE+ package is 0 (zero) lei/ month, if the recurrent income condition is fulfilled. Recurrent income means that income which fulfills all the following: (i) it comes from regular cash receipts: salary, pension, rent, allowance or other regular type of income (ii) is received monthly in the current accounts of the customer held at BRD (iii) is at least 8.000 lei/ month for AZI PE+GOLD packages or at least 12.000 lei/ month for AZI PE+ PLATINUM packages.

Amounts coming from loans granted by the Bank, deposits which reach maturity, transfers between own accounts, etc. are not considered regular income. In case the condition for regular income fulfillment stated above is not met, on the 20th of each month, the Bank will collect from the current account of the package the value of the package management fee - without fulfilling the recurrent income condition, as stated in the Taxes and Fees Guide for Individuals, applicable currently, for the previous month in which regular income condition was not met. In all cases, the customer will benefit from a grace period in the month when the package is activated and in the following calendar month, in which the customer will not pay the package management fee regardless if he fulfills the regular income condition or not, in the amounts mentioned. Starting with the 4th calendar month, counting also the activation month, the Bank will verify, for the previous calendar month, the meeting of the recurrent income condition in the amounts mentioned, for the current accounts of the customer opened at BRD. If the recurrent income condition is not met, the Bank will charge the package management fee as stated in the Taxes and Fees Guide for Individuals, applicable currently. ⁶ For the Holder's cards contracted within products and services packages CLASIC, SELECT, DRUM BUN reduced annual management fees are charged as presented in the above mentioned table, with the exception of the cards 'A la Carte'/ Suporter/ MasterCard A la Carte Contactless/ Transport/ Mastercard BRD Vreabilet for which the management fee is annual. The management fees for cards are perceived separately from the monthly management fees for packages.

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3. PAYMENTS AND RECEIPTS

3.1 PAYMENTS ¹	BRD - BRD, including local transfers		BRD - Other banks	
	Counter	Online*	Counter	Online*
Payments ²	7 lei/ operation	free (including bills payment)	9 lei/ operation	3.5 lei/ operation
Payments – standing order ³	0.30 eur/ operation (in currency equivalent)	-	0.30 eur/ operation (in currency equivalent)	-
Payments made by the Holder from his savings account in his current account opened within BRD	free		-	
Simplis Debit (the NBR fee for direct debit instructions in the interbanking system is supported by the payee)	free	-	< 200 lei: 1.5 lei/ operation	-
			[200 - 50.000 lei]: 3 lei/ operation	
			>50.000 lei: 5 lei/ operation	
Urgent payments ²	-	-	9 lei/ operation	-
FOREIGN CURRENCY	Counter	Online*	Counter	Online*
Payments	2 eur/ operation	free	0.20% (min. 20 eur, max. 1.000 eur) + external commission	0.15% (min. 10 eur, max. 25 eur) + external commission
Payments made by the Holder from his savings account in his current account opened within BRD	free		-	
External fee ("OUR" payments only) ⁴ - payments outside the EU/ EEA, regardless of the currency and inside UE/ EEA ⁵ in the currency of one of the EU/ EEA member states	-		20 eur	10 eur
Additional emergency fee	-	-	30 eur/ operation	-
Payment modifications/ cancellation	-	-	20 eur + SWIFT charges	-
Investigations up to 6 months	-	-	25 eur + SWIFT charges	-
Investigations over 6 months	-	-	50 eur + SWIFT charges	-
Urgent payments processing ⁶ (currency date: today)			30 eur/ operation	
SWIFT charges	-	-	free	free

* MyBRD Net/ MyBRD Mobile

¹ For payments made through the SEPA channel, the same fee shall apply as for payments in foreign currency, without any SWIFT charges (the standard discount granted through the remote banking channels shall be preserved); in case of payments in lei to banks abroad (other than those featured on the list of BRD correspondent banks) the additional ReGIS fee shall be charged

² Includes the NBR fee: for low-value interbank payments: 0.51 lei and for high-value payments: 6 lei; for debit instruments with electronic settlement, the NBR charges a fee of 0.88 lei for receipts and no fee for payments. Payments made from the escrow account into the current account, will be charged from the current account

³ Starting with 07.01.2013, the standing order service between two accounts of the same customer (BRD current accounts/ BRD savings accounts) is free of charge. For customers who opted for this service before 07.01.2013, the standard fee of 0.30 eur/ operation shall be charged

⁴ The external fee shall be added to the payment fee and is valid only in case BRD determines the payment banking channel. In case the customer determines the payment banking channel, the external fee might amount to max. 300 eur

⁵ Countries belonging to the EU/ EEA: Austria, Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, Germany, Estonia, Greece, Spain, Finland, France, Hungary, Ireland, Italy, Lithuania, Luxembourg, Latvia, Malta, the Netherlands, Poland, Portugal, Romania, Sweden, Slovenia, Slovakia, Great Britain, Iceland, Liechtenstein, Norway, Switzerland

⁶ For every suboperation made within documentary payment order (endorsement, issue, payment, etc.), minimum 1 SWIFT message will be send/ retained

Note: for bills payments at the BRD counter through transfer/ MyBRD Contact, in certain situations the charged commission to the payer will be smaller depending on the derogatory conditions or on the contract concluded between the Beneficiary and BRD; in certain situations, the charged commission may have a different value depending on the contract concluded between the Beneficiary and BRD

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3.2 RECEIPTS	BRD - BRD, including local transfers	Other banks - BRD
LEI	Counter / Online	Counter / Online
Receipts	free	4 lei/ operation
Receipts in escrow accounts for loans	free	free
Transfers (accounts of the same Holder)	free	4 lei/ operation
FOREIGN CURRENCY	Counter / Online	Counter / Online
Receipts	free	free
Transfers (accounts of the same Holder)		free
IBAN code repairs (erroneous IBAN)	-	7 eur
Receipt modifications/ cancellations	-	20 eur + SWIFT charges
Investigations up to 6 months	-	25 eur + SWIFT charges
Investigations over 6 months	-	50 eur + SWIFT charges

Documentary payment orders (conditioned)⁵

Endorsement	0.10%, min. 50 eur, max. 1.000 eur (or equivalent in operation currency)
Issuing	0.15%, min. 50 eur, max. 1.500 eur (or equivalent in operation currency)
Documents handling	0.10%, min. 50 eur, max. 1.500 eur (or equivalent in operation currency)
Modifications/ Cancellations	20 eur/ operation (or equivalent in operation currency)
Payment	0.20%, min. 10 eur, max. 1.000 eur (or equivalent in operation currency)

Cheques*

Cash payment of travellers cheques	1.50%, min. 3 eur/ operation
Checks returned as unpaid by external banks	10 eur + external Bank fee
Issue of cheques drawn on SG	0.15%, min. 6 eur
Cheque investigations	5 eur + external Bank fee
Remittance upon collection of bank cheques	
0 - 500 eur (or equiv.)	3 eur/ cheque note
501 - 1.000 eur (or equiv.)	6 eur/ cheque note
over 1.000 eur (or equiv.)	0.50%, min. 10 eur/ cheque note

Receipts and payments - debit instruments (cheques and promissory notes) in lei	electronically compensated (lei)	on paper compensated (lei)
≤ 500 lei	4 lei/ operation	8 lei/ operation
(500 - 50.000) lei	8 lei/ operation	16 lei/ operation
≥ 50.000 lei	11 lei/ operation	22 lei/ operation

* To be eliminated starting from 01st of March 2019

4. Remote banking services

MyBRD SMS	
Management	2 lei/ month
Received message ¹	0.90 lei/ message
Mini-statement	0.90 lei (equiv. in the account currency)
MyBRD SMS attached to Standard/ Gold credit cards with installments	5 lei/ month
MyBRD Mobile	
Management	4.5 lei/ month
Use of USSD	0.5 lei/ month
MyBRD Net	
Management	4.5 lei/ month
Use of Digipass MyBRD Net	20 lei + VAT
Management of MyBRD Net along with MyBRD Mobile	6 lei/ month
MyBRD Contact	
Management	free
Payments to a phone number (MyBRD Net, MyBRD Mobile)	≤ 200 lei: 5 lei/ operation
	(200 - 500] lei: 10 lei/ operation
	(500 - 1.000] lei: 15 lei/ operation
	(1.000 - 3.000] lei: 30 lei/ operation
	(3.000 - 5.000] lei: 50 lei/ operation

¹ free for the Platinum credit card

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5. Debit card - current offer

Debit cards	LEI							FOREIGN CURRENCY		
	Youth	Electronics	Standard	Transport	A la Carte	Gold	Platinum	Standard	Gold	Platinum
Fees for operations related to cards										
Issuing	free	free	free	free	free	free	free	free	free	free
Renewal	free	free	free	free	free	free	free	free	free	free
Annual administration/ card	10 lei	14 lei	20 lei	25 lei	50 lei	200 lei	450 lei	12 usd / 12 eur	70 eur	110 eur
Card replacement in Romania	10 lei	14 lei	20 lei	25 lei	50 lei	free	free	12 usd / 12 eur	free	free
Card replacement abroad (emergency)	n/a	n/a	225 usd Visa 148 usd MasterCard	148 usd	225 usd Visa 148 usd MasterCard	225 usd Visa 148 usd MasterCard	148 usd	225 usd Visa 148 usd MasterCard	148 usd	148 usd
PIN regeneration	10 lei						free	3.5 usd / 2.5 eur	2.5 eur	free
Unreasonable refusal to pay	6 lei							10 usd / 10 eur	10 eur	10 eur
Business Lounge access in partner airports (Cluj and Timișoara)	n/a	n/a	n/a	n/a	n/a	free	free	n/a	free	free
Business Lounge access via the Priority Pass programme	n/a	n/a	n/a	n/a	n/a	n/a	30 usd/ access/ pers	n/a	n/a	30 usd/ access /pers
3D Secure activation	free	free	free	free	free	free	free	free	free	free
Debit cards in lei Youth: BRD – ISIC, Sprint Electronics: Maestro, Visa Electron Standard: Visa Standard, Mastercard Standard Transport: Mastercard Standard Transport RATB A la Carte: Mastercard “A la Carte”, Visa “A la Carte” Gold: Mastercard Gold, Visa Gold Platinum: Platinum Debit							Debit cards in foreign currency Standard: Visa Standard in usd, MasterCard Standard in eur Gold: Mastercard Gold in eur Platinum: Platinum in eur			

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Debit card - current offer

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Fees for ATM/POS transactions	LEI						FOREIGN CURRENCY			
	Youth	Electronics	Standard	Transport	A la Carte	Gold	Platinum	Standard	Gold	Platinum
Cash withdrawals										
ATM BRD			0.2%, min.0.9 lei				1%	0.2%, min.0.9 Lei (echiv usd/ eur)		1%
Counter POS BRD			0.5%, min.5 lei				1%	0.5%, min.3 eur (echiv. usd)		1%
ATM other banks from Romania				1% + 5 lei				1% + 3 usd / 1% + 3 eur		
Counter/ POS other banks from Romania				1% + 4 lei				1% + 3 usd / 1% + 3 eur		
ATM other banks from abroad/ counter/ POS other banks from abroad				1.5% +10 lei				1.5% + 3 usd / 1.5% + 3 eur		
POS other banks from abroad - emergency				150 eur (Visa) 75 eur (MasterCard)			95 usd	150 eur Visa 75 eur MasterCard	75 eur	95 usd
Balance inquiry										
ATM/ POS/ ROBO BRD	free	free	free	free	free	free	free	free	free	free
ATM other banks from Romania*/ abroad				1 eur (in account currency)			2 lei	1 eur (in account currency)		0.50 eur
Other operations										
Use of POS at retailers for making payments - including e-Commerce (purchase of goods and services, including online)	free	free	free	free	free	free	free	free	free	free
Bill payments at ATM/ ROBO/ POS/ online	free	free	free	free	free	free	free	free	free	free
List of the last 10 ATM operations				0.50 eur (in account currency)			free	0.50 eur (in account currency)		free
PIN change at ATM BRD				2 lei			free	0.50 eur / 0.70 usd		free
PIN change at other banks ATM from Romania (only MasterCard)				2 lei			free	0.50 eur		free
	Debit cards in lei Youth: BRD – ISIC, Sprint Electronics: Maestro, Visa Electron Standard: Visa Standard, Mastercard Standard Transport: Mastercard Standard Transport RATB A la Carte: Mastercard “A la Carte” , Visa “A la Carte” Gold: Mastercard Gold, Visa Gold Platinum: Platinum Debit						Debit cards in foreign currency Standard: Visa Standard in usd, MasterCard Standard in eur Gold: Mastercard Gold in eur Platinum: Platinum in eur			

*exception: the balance inquiry at the ATM is free under the conventions Beneficii Plus Dedicat and for the BRD Capital Markets accounts for which the Holder owns at least one account opened within BRD

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Credit cards - current offer

FEES FOR OPERATIONS RELATED TO CARDS	Standard Credit Card with installments	Gold Credit Card with installments	Platinum Credit Card
Issuing	free	free	free
Renewal	free	free	free
Annual administration	50 lei	150 lei	450 lei
Annual administration supplementary card	free	free	450 lei
Card replacement	15 lei	15 lei	free
Emergency card replacement abroad	150 eur (lei equiv.)	150 eur (lei equiv.)	148 usd
PIN regeneration	12 lei	12 lei	free
Unjustified chargeback request	30 lei	30 lei	6 lei
Account statement issuing - online through MyBRD Net	free	free	free (first acc.statement)
Account statement sent through mail	4 lei	4 lei	3 lei
Credit line related fees			
File processing fee (credit line approval or credit line increase)	free	free	200 lei
Unique commission for additional services requested by the customer	50 eur (lei equiv.)	50 eur (lei equiv.)	50 eur (lei equiv.)
ATM/ POS usage related fees			
Cash withdrawal			
ATM BRD/ ATM local banks/ ATM banks from abroad	free	free	free
POS BRD/ POS local banks/ POS banks from abroad	free	free	free
Emergency cash withdrawal abroad	150 eur (lei equiv.)	150 eur (lei equiv.)	95 usd
Balance inquiry			
MyBRD Contact/ ATM BRD/ POS BRD	free	free	free
MyBRD SMS	n/a	n/a	free
ATM other banks	free	free	2 lei
Other operations			
POS payments, including online	free	free	free
Invoice payments at ATM/ POS/ ROBO/ online	free	free	free
List of the last 10 operations issued at ATM	1 leu	1 leu	free
PIN change at BRD ATM/ other banks ATM	free	free	free
Business lounge access in partner airopors (Cluj and Timisoara)	n/a	free	free
Business lounge access (Priority Pass Program)	n/a	n/a	30 usd/ entrance/ pers
3DSecure service activation	free	free	free

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5. Loans

1. LOAN REVIEW¹

A. Consumer loans	lei	foreign currency
a. Personal loans without object		
Expresso/ Expresso ReStart	200 lei	-
Multiplan Loan	200 lei	50 eur
Expresso NonStop/ Expresso NonStop Restart	650 lei	-
b. Credit lines		
Individual/ ReStart Overdraft	20 lei	5 eur/ 5 usd
Platinum/ Platinum ReStart Overdraft	200 lei	50 eur
c. Loans for studies/ students		
Loan 10	100 lei	-
Loan for studies	100 lei	25 eur / 25 usd
Work & Travel loan	-	40 eur / 40 usd
d. Loans for medical purposes		
Loan for medical purposes	100 lei	25 eur
e. Car purchase loans		
First Car	free	-
f. Loans secured by frozen amounts in the account		
Loan for temporary needs	20 lei	5 eur/ 5 usd
Individual Overdraft with frozen amounts in the account	20 lei	5 eur/ 5 usd
Platinum Overdraft with frozen amounts in the account	200 lei	50 eur
B. Loans for Real Estate investments		
Habitat/ Habitat ReStart mortgage loan	650 lei	200 eur ³
Habitat loan with simplified documentation ⁴	650 lei	-
„La Casa Mea” mortgage loan ⁵	650 lei	-
„First House” mortgage loan	free	-

2. LOAN MANGEMENT²

A. Consumer loans	lei	foreign currency
a. Personal loans without object		
Expresso/ Expresso ReStart	free	-
Multiplan Loan	0.40%/ month	0.40%/ month
Expresso NonStop/ Expresso NonStop ReStart	free	-
b. Credit lines		
Individual/ ReStart Overdarft	free	free
Platinum/ Platinum ReStart Overdaft	free	free
c. Loans for studies/ students		
Loan 10	0.32%/ month	-
Loan for studies	0.32%/ month	0.32%/ month
Work & Travel loan	-	free
d. Loans for medical purposes		
Loan for medical purposes	0.40%/ month	0.40%/ month
e. Car purchase loans		
First Car	free	-
f. Loans secured by frozen amounts in the account		
Loan for temporary needs	30 lei/ month	5 eur/ 5 usd/ month
Individual Overdraft with frozen amounts in the account	free	free
Platinum Overdraft with frozen amounts in the account	free	free
B. Loans for Real Estate investments		
Habitat/ Habitat ReStart mortgage loan	free	free
Habitat loan with simplified documentation	free	-
„La Casa Mea” mortgage loan	free	-
„First House” mortgage loan	free	-

¹ The file review fee is reduced by: **20%** for customers who hold or contract: Clasic, Select, Premium, e-CLICK, Drum Bun, Student, Student PE+, Senior PE+ package; by **50%** for customers who hold or contract: AZI PE+ GOLD, AZI PE+ PLATINUM package

² The loan management fee is applied to the loan balance

³ Habitat/ Habitat ReStart in EUR mortgage loan in granted only to clients with the income in eur, if they receive it or will receive it in the BRD account for the whole period of the loan

⁴ Habitat mortgage loan with simplified documentation granted for the completion/ extension / upgrading/ rehabilitation/ consolidation/ improvement of the house comfort/ increase of value, of the standard, of the quality of the house/ other house improvements

⁵ „La Casa Mea” mortgag loan is granted only to clients that already receive or will receive their income in the BRD account for the whole period of the loan

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	lei	foreign currency
3. EARLY REPAYMENT		
a. Loans with floating interest rate		free
b. Loans with fixed interest rate*		
→ if the period between the early repayment and the agreed date of termination of the loan agreement is more than 1 year		1%
→ if the period between the early repayment and the agreed date of termination of the loan agreement is less than 1 year		0.5%
c. Loans with fixed introductory interest rate, after floating		free
* For secured loans (real estate mortgage) granted starting with 30.09.2016, the early repayment is free of charge		
4. OTHER FEES FOR THE LENDING ACTIVITY		
Provision of the loan		free
Credit line renewal/ increase :		
Individual Overdraft (including Overdraft with frozen amounts in the account)/ ReStart	20 lei	5 eur / 5 usd
Platinum Overdraft (including Overdraft with frozen amounts in the account)/ Platinum ReStart	200 lei	50 eur
Single fee for additional services provided upon the Customer's request during the loan agreement	50 eur (equivalent in the loan currency)	
Management fee owed to FNGCIMM (National Loan Guarantee Fund for SMEs) for First House mortgage loan	0.45%/ year, calculated with reference to the value of the guarantee	
Single review fee for obtaining the guarantee promise from FNGCIMM, for Prima Casa	0.15% from the value of the unilateral loan promise	
Management fee due to FNGCIMM for First Car loan	0.49%/ an, calculated with reference to the value of the guarantee	
Evaluation cost (including VAT):		
Apartment	370 lei (equivalent in the loan currency)	
House	470 lei (equivalent in the loan currency)	
Land	400 lei (equivalent in the loan currency)	
Other type of real estate	400 – 3.000 lei (equivalent in the loan currency)	
Future building – initial evaluation	600 lei (equivalent in the loan currency)	
Future building – intermediary evaluation	300 lei (equivalent in the loan currency)	
Future building – final evaluation	300 lei (equivalent in the loan currency)	
<i>Note: If you choose the valuation realized by the Bank, the valuation cost is fully paid by the Bank (except for First House loans)</i>		
AEGRM (Electronic Archive for Real Personal Guarantees) registration fees	according to the authorised agreed operator	
Conditional payment order charged for refinancing exposure from other banks (except for overdrafts, credit cards)	20 lei (equivalent in the loan currency)/ operation	
5. GUARANTEES		
Drafting agreements of security in personal and real property for authentication with the Notary Office/ registration with the Land Register or the Electronic Archive		free

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6. Savings and investments

Savings products	Term deposits*	Savings accounts**	Savings accounts for children***
Account opening	free	free	free
Management fee	free	0.80 eur/ month/ account (in currency equivalent)	0.80 eur/ month/ account (in currency equivalent)
Account closure/ Deposit liquidation	free, through transfer in the current account	30 lei/ 10 eur/ 10 usd (depending on the account's currency)	30 lei/ 10 eur/ 10 usd (depending on the account's currency)
Interests transfer from the deposit account into the current account	free	-	-
Cash deposits		free	
Cash withdrawals at the cash desk		lei: 0.50% min. 5 lei foreign currency: 0.50%, min. 3 eur or equivalent	
Receipts in the savings accounts	n/a		free
Inheritance commission*		0 lei/ eur/ usd	
	* term deposits, Progresso deposit	** Atucont	*** Atustart, Atusprint

Note: SmartCont account is no longer available starting with 31.08.2015

Account opening/ closure/ management fee: free

Inheritance commission: 1% max. 100 eur/ 100 usd/ 450 lei

* commission modified starting with 17.11.2017

Investment funds	BRD Simfonia (former Simfonia 1)	BRD Obligațiuni (former Concerto)	BRD Diverso (former Diverso Europa Regional)	BRD Acțiuni (former Acțiuni Europa Regional)	BRD Index (former Index Europa Regional)	BRD Euro Fond BRD USD Fond
Account opening/ Subscription/ Redemption						
Cash withdrawal at the cash desk						

Stejar (product in stock)	
Premium payments/ Receipts in the current account related to Stejar operations (redemption, compensation, etc)	free
Cash withdrawal at the counter	0.50%, min. 5 lei

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7. Insurances

Confort Insurance

annual insurance premium	the insured is the card account holder or an authorised holder, other than the spouse		the insured is the authorised holder (spouse)		within the product packages	
	for cards in lei/ usd	for cards in eur	for cards in lei/ usd	for cards in lei/ usd	for cards in eur	for cards in lei/ usd
Confort insurance attached to debit cards	7 usd/ year (or equiv. in lei for cards in lei)	7 eur/ year	5 usd/ year (or equiv. in lei for cards in lei)	5 eur/ year	5 usd/ an (or equiv. in lei for cards in lei)	5 eur/ year
Confort insurance attached to the PLATINUM card	equiv. in lei of 8 usd/ year	8 eur/ year	equiv. in lei of 6 usd/ year	6 eur/ year	equiv. in RON of 6 usd/ year within the product packages AZI PE+ PLATINUM for holders' cards	
Confort Mobile insurance attached to debit cards	7 usd/ year (or equiv. in lei for cards in lei)	7 eur/ year	n/a		6 usd/ year (or equiv. in lei for cards in lei)	6 eur/ year
	the insured is the card account holder				for CLASIC, SELECT, DRUM BUN, STUDENT PE+, SENIOR PE+ and AZI PE+ GOLD packages/ for holders' cards	
Confort Mobile Plus insurance attached to debit cards	10 usd/ year (or equiv. in lei)	10 eur/ year	n/a		8 usd/ year (or equiv. in lei for cards in lei)	8 eur/ year
	the insured is the card account holder				for CLASIC, SELECT, DRUM BUN, STUDENT PE+, SENIOR PE+ and AZI PE+ GOLD packages/ for holders' cards	

BRDAV Life Insurance attached to loans

Unsecured consumer loans (multi-purpose personal loans, loans for studies, for medical purposes, for real estate investment, rescheduling and refinancing):	
Standard case	Premium rate: 0.090%/ month (applied to the loan balance as at the time of payment)
Specific quotation case - affirmative answer to questions 2a, 2c or 3 of the Medical Questionnaire	Premium rate: 0.094%/ month (applied to the loan balance as at the time of payment)
Specific quotation case - affirmative answer to question 5 of the Medical Questionnaire - physical, locomotive or sensory disability (excluding mental disabilities)	Premium rate: 0.124%/ month (applied to the loan balance as at the time of payment)
Car loans	Premium rate: 0.14%/ month (applied to the loan balance as at the time of payment)
CumVreiTu credit card and Platinum credit card	Premium rate: 0.13%/ month (applied to the value of the used line of credit)
Standard credit card and Gold credit card with installments	Premium rate: 0.40%/ month (applied to the daily value of the used line of credit)
Individual Overdraft for individuals (except Platinum)	Premium rate: 0.071% /month (applied to the value of the used line of credit)
Platinum Overdraft for individuals	Premium rate: 0.13%/ month (applied to the value of the used line of credit)
Loans for mortgage secured real estate investment (real estate, mortgage, bridge, rescheduling and refinancing) - standard case/ Mortgage secured consumer loans	Premium rate: 0.045%/ month (applied to the loan balance as at the time of payment)

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GROUPAMA Insurances

CASCO insurance	Without franchise	With franchise
Logan/ Sandero	3.95% / year	3.40% / year
Duster	4.75% / year	4.30% / year
Renault and Nissan	5.30% / year	4.55% / year
Foreign production	5.95% / year	5.10% / year
Motorbikes < 250 cc (including motor-scooters)	-	7.00% / year
Motorbikes ≥ 250 cc	-	8.60% / year
Fire insurance with PAD franchise - buildings with housing purpose:		
residential buildings built after 1941	0.09% / year	
residential buildings built before 1940 (inclusive)	0.13% / year	
Travel insurance for trips abroad for holders of Standard credit cards with installments	45 lei/ year	

OMNIASIG Insurances

CASCO Insurance	New cars		Used cars	
	Without franchise	With franchise 2%	Without franchise	With franchise
Dacia (Logan, Sandero, Duster)	3.50%/ year	2.80%/ year	-	5.00%/ year
Foreign production	4.55%/ year	3.45%/ year	5.30%/ year	5.10%/ year
Romanian production	-	-	3.20% / year	3.00%/ year

8. Other services

	Rate/ fee
1. Payment incidents	
Inquiry of the Payment Incidents Services (CIP) database upon customer's request	
for each application sent through the headquarters	6 lei + VAT
for each application sent through the subunits	7 lei + VAT
2. Good standing letters (recommendation)/ solvency certificates	
Good standing letter issuing (recommendation)	8.46 eur (in lei equivalent) + VAT
Solvency certificate issuing (for ANL mortgage loans)	33.60 eur (in lei equivalent) + VAT
3. Rental of safe deposit boxes*	
Type 1 box	1.50%/ year, min. 44.4 lei / month + VAT
Type 2 box	1.50%/ year, min. 56.5 lei / month + VAT
Type 3 box	1.50%/ year, min. 68.6 lei / month + VAT
Type 4 box	1.50%/ year, min. 80.7 lei / month + VAT
Type 5 box	1.50%/ year, min. 112.9 lei / month + VAT
Type 6 box	1.50%/ year, min. 225.8 lei / month + VAT
Type 7 box	1.50%/ year, min. 362.9 lei / month + VAT
Type 8 box	1.50%/ year, min. 544.4 lei / month + VAT
4. Sent messages	
poste: special courier	as per DHL charges + VAT
poste: registered letter	as per postal charges + VAT
5. Currency exchange operations	
	free
6. Other services	
Bills payments at the counter**	0.60%, min. 2 lei
Bills payment in cash/ card using the APT/ MBA machines	free
Banknotes authenticity check (lei, foreign exchange) at customer 's request	1 eur/ banknote (in lei equivalent)
Receipt and conservation of valuable objects and securities	1%/ year, min.25 eur/ month + VAT
Inheritance commission***	0 lei/ eur/ usd
Bank forms issuing	free
Issuing copies of documents and bank forms, upon the customer's request (also charged for certificates issuing)	1 eur/ page (in lei equivalent) + VAT

* shall be charged at the declared value, in lei equivalent

** in certain situations, the fee charged to the payer for paying bills at the counter may have a different value depending on the contract concluded between the Beneficiary and BRD; in the case of bills payment vis intrabank transfer at the counter, in some cases, the fee charged to the payer may have a different value depending on the derogatory conditions or on the contract concluded between the Beneficiary and BRD

*** commission modified starting with 17.11.2017

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Appendix no. 1: BRD INTERNAL TIME LIMITS FOR THE RECEIPT OF PAYMENT ORDERS FOR EXECUTION PURPOSES

Domestic payments¹		Payment orders	
	Time limit for the receipt of the payment order	Date of registration in the paying customer's account	Date of crediting the beneficiary Customer's account
Interbanking			
low value *	no later than 11:00	T	T
(value ≤ 49.999,99 lei)	11:00 ÷ 18:00 as per the working hours of the Bank's units	T	T+1
high value *	no later than 13:00	T	T
(value ≥ 50.000,00 lei)	13:00 ÷ 18:00 as per the working hours of the Bank's units	T	T+1
Emergency *	no later than 13:00	T	T
(regardless of the value)	13:00 ÷ 18:00 as per the working hours of the Bank's units	T	T+1
Intrabanking			
accounts of the same customer	as per the working hours of the Bank's units	T	T
accounts of different customers	no later than 18:00 as per the working hours of the Bank's units	T	T

* made to a commercial bank participating in the national payment system or to the State budget

Note:

- T is the date of receipt of the payment order by the Bank.
- The inter-bank or intra-bank payment orders between different customers accounts received after 18:00 or on non-bank working days (weekends, legal holidays) according to the Bank's working program will be considered received on the next banking business day, regardless of their receipt time.
- The information above is valid for both payment orders on paper and payment orders made through remote banking channels.

Foreign payments²		Payment orders on paper	
	Time limit for the receipt of the payment instruction	Date of execution	Foreign currency date
Interbanking: Normal settlement			
EUR/ LEI *	no later than 13:30	T	T+1
EUR/ LEI *	13:30 ÷ 18:00 as per the working hours of the Bank's units	T+1	T+2
AUD/ CAD/ CHF/ DKK/ PLN/ CZK/ GBP/ JPY/ NOK/ SEK/ HUF /USD	no later than 13:30	T	T+2
AUD/ CAD/ CHF/ DKK/ PLN/ CZK/ GBP/ JPY/ NOK/ SEK/ HUF /USD	13:30 ÷ 18:00 as per the working hours of the Bank's units	T+1	T+3
Interbanking: Emergency			
EUR/ USD/ GBP/ LEI *	no later than 11:30	T	T
EUR/ USD/ GBP/ LEI *	11:30 ÷ 18:00 as per the working hours of the Bank's units	T	T+1
AUD / CAD/ CHF/ DKK/ PLN/ CZK/ JPY/ NOK/ SEK/ HUF	no later than 13:30	T	T+2

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AUD/ CAD/ CHF/ DKK/ PLN/ CZK/ JPY/ NOK/ SEK /HUF	13:30 ÷ 18:00 as per the working hours of the Bank's units	T	T+3
Intrabanking: all currencies			
accounts of the same customer	as per the working hours of the Bank's units	T	T
accounts of different customers	no later 16:30	T	T

** it applies only to transfers in RON to payees holding accounts opened with banks abroad*

Note:

- T is the date of receipt of the operation by the Bank.
- Inter-bank payment orders received after 18:00 or on non-bank working days (weekends, legal holidays) according to the Bank's work program will be considered received on the next banking business day, regardless of the time of their reception.
- Intra-bank payment orders between different customers accounts received after 16:30 or on non-banking working days (weekends, legal holidays) according to the Bank's working schedule will be considered received on the next banking business day, regardless of their receipt time.

Cash operations	Internal time limit for receipt	Execution date	Foreign currency date
Deposits/ Withdrawals in lei/ foreign currency	as per the working hours of the Bank's units	T	T

Note: T is the date of receipt of the operation by the Bank

- ¹ Domestic payments are payment operations in lei performed across Romania
- ² Foreign payments are payment operations in foreign currency (performed abroad or across Romania), and payment operations in lei performed abroad

Appendix no. 2: PRODUCTS AND SERVICES PACKAGES FOR INDIVIDUALS - OUT OF THE OFFER

Products and services packages

"PREMIUM" package	lei	foreign currency
■ Package management fee	35 lei/ month	10 eur/ month
■ Package closure ¹	30 eur (equiv. in package currency)	
"e-CLICK" package		
■ Package management fee	8.5 lei/ month	
■ Package closure ¹	15 eur (equiv. in package currency)	
"SPRINT" package/ "STUDENT" package		
■ Package management fee	4 lei/ month	
■ Package closure ¹	5 eur (equiv. in package currency)	
"Summer" package (promotional offer valid: 16.07-15.09.2012)	lei	foreign currency
■ Package management fee	4 lei/ month	1 eur/ month
■ Package closure ¹	10 eur (equiv. in package currency) the commission will be charged only for packages closed at less than 2 years after package opening	

■ Packages features PREMIUM, SPRINT, STUDENT, e-CLICK from stock:

Product name	PREMIUM package		SPRINT package	STUDENT package	e-CLICK package
	LEI	EUR	LEI	LEI	EUR
MANDATORY PRODUCTS AND SERVICES					
Current account	✓	✓	✓	✓	✓
Debit card	✓ MasterCard/ Visa GOLD	✓ Mastercard GOLD	✓ SPRINT	✓ ISIC/ MAEUB/ Visa Electron	✓ Mastercard ePayment
Call Center: MyBRD Contact	✓		✓	✓	✓
Avantaj 2 Hospitalization insurance ²	✓ Plus		✓	✓	-
Confort Insurance ³	✓ 5 eur/ usd/ year		✓ 5 usd/ year	✓ 5 usd/ year	✓ Confort online
OPTIONAL PRODUCTS AND SERVICES					
Internet banking: MyBRD Net	✓		✓	✓	✓
Mobile banking: MyBRD Mobile	✓		✓	✓	✓
SMS banking: MyBRD SMS	✓		✓	✓	-
FREE OPERATIONS/ MONTH					
Cash withdrawals in lei at BRD ATMs	✓ 5		✓ 2	✓ 2	✓ 1
Balance inquiries at any BRD ATM	✓ unlimited		✓ unlimited	✓ unlimited	✓ unlimited
Intra-banking incomings in lei and foreign currency	✓ unlimited		✓ unlimited	✓ unlimited	✓ unlimited
Intra-banking payments in lei via MyBRD Net/ Mobile	✓ unlimited		-	✓ nelimitate	✓ unlimited
OTHER DISCOUNTS					
Debit card annual administration fee ⁴	standard - 20%		standard - 20%	standard - 20%	standard - 20%
Loan file analysis fee ⁵	standard - 20%		-	standard - 20%	standard - 20%
Overdraft analysis fee	standard - 20%		-	standard - 20%	standard - 20%

■ Content of campaign packages SENIOR PE+/ BLACK FRIDAY (no longer available, only stock):

	SENIOR PE+ Package ⁶	BLACK FRIDAY Package ⁷	BLACK FRIDAY Package ⁸	BLACK FRIDAY Package ⁹
Promotional offer valid in:	• 30.09 – 31.12.2016 • 21.08 - 15.10.2017	• 09.07 – 01.10.2018	• 25.11 - 27.11.2016	• 17.11 - 19.11.2017 • 16.11 - 18.11.2018
PRODUCTS AND SERVICES INCLUDED				
Current account	✓ lei	✓ lei	✓ lei	✓ lei
Debit card	✓ Maestro/Visa Electron lei	✓ MasterCard/Visa Standard lei	✓ Maestro/Visa Electron lei	✓ MasterCard/Visa Standard lei

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MyBRD remote banking services	✓ Contact/ SMS/ Net or Mobile (one of two, at customer's choice)	✓ Contact/ SMS/ Net/Mobile	✓ Contact/ Net or Mobile (one of two, at customer's choice)	✓ Contact/ Net or Mobile (one of two, at customer's choice)	✓ Contact, Net or Mobile (optional)
Savings account	✓ lei	✓ lei	-	-	-
FREE OPERATIONS/ MONTH					
Cash withdrawals in lei at BRD ATM's	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Cash withdrawals in lei at BRD POS	✓ unlimited	-	-	-	-
Intrabanking payments in lei via MyBRD Net/ Mobile	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Intrabanking incomings in lei and foreign exchange	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Interbanking incomings in lei	-	-	✓ unlimited	✓ unlimited	✓ unlimited
SMS alerts for crediting the current account with amounts >= 500 lei/ month	✓ 2	✓ 2	-	-	-
Balance inquires at BRD ATM's	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
OTHER DISCOUNTS					
Loan file analysis fee	standard - 20%	standard - 20%	-	-	-
Annual administration fee for the Credit card Standard with installements	-	FREE the 1 st year	-	FREE the 1 st year	FREE the 1 st year
Confort Insurance ¹⁰	5 usd/ year	5/6/8 usd/ year depending on the Confort insurance type	-	-	-
Bonus for term deposits in lei in case of domiciliation of the monthly incomes in BRD current accounts	standard + 0.05%	standard + 0.05%	-	-	-
Bonus for savings accounts in lei in case of domiciliation of the monthly incomes in BRD current accounts	standard + 0.15%	standard + 0.15%	-	-	-
PACKAGE MANAGEMENT PER MONTH					
Without fulfilling recurrent income condition in BRD current account	-	-	0 lei/ month	0 lei/ month	0 lei/ month
Fulfilling recurrent income condition in BRD current Account	<p>Promotional offer valid in: <u>30.09 - 31.12.2016</u></p> <ul style="list-style-type: none"> 0 lei/month, until the date of 30.11.2017, inclusively 1.9 lei/month, starting with: 01.12.2017 <p>Promotional offer valid in: <u>21.08 - 15.10.2017</u></p> <ul style="list-style-type: none"> 0 lei/ month, until the date of 31.10.2018, inclusively 1.9 lei/ month, starting with: 01.11.2018 	<p>Promotional offer valid in: <u>09.07 - 01.10.2018</u></p> <ul style="list-style-type: none"> 0 lei/ month, until the date of 01.10.2019, inclusively 1.9 lei/month, starting with: 02.10.2019 			

¹ The fee applies to packages opened starting from 9 July 2008. For packages opened starting from 28 October 2013, after the first 2 years after the purchase, the closure fee is 0

² Insurance component included for free for the package holder, on the lifetime of the package. Insured events: hospitalisation following an accident or illness and surgery following an accident or illness (extended level: Plus); Content of insurance benefits:

→ for hospitalisation: daily benefit = 43 lei/ 10 eur, granted for a maximum number of days covered

→ for surgery: maximum benefit = 2150 lei/ 500 eur: depending on the type of surgery, a percentage of this amount shall apply. In case general anaesthesia is used, an additional benefit of 430 lei/ 100 eur will be paid. For further information, see the insurance information note

³ Insurance component included as mandatory in the 1st year in the package, with preferential premium that prevails, in the equiv.currency of the paying account, separate from monthly management fee of the package

⁴ For debit cards contracted within packages of products and services: PREMIUM, SPRINT, STUDENT, e-CLICK are perceived annual administration commissions discounted with 20% from standard. Debit cards administration commissions are prevaled separate from monthly management fee of the package

⁵ Except Prima Casa and car loans granted through the authorised Dacia/Renault/Nissan dealer network

⁶ Package commercialised within the following campaigns addressed to retirees: (i) 2016 Seniors National Campaign, in the period 30.09 - 31.12.2016 (ii) 2017 Seniors National Campaign, in the period 21.08 - 15.10.2017, (iii) 2018 Seniors National Campaign, in the period 09.07 - 01.10.2018

⁷ Package commercialised within the BLACK FRIDAY campaign, in the period 25.11 - 27.11.2016. Package subscription was available in any BRD unit, until 31.12.2016, inclusively, based on the identification code received after applying online for a package on the BLACK FRIDAY campaign page from BRD

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- ⁸ Package commercialised within the BLACK FRIDAY campaign, in the period 17.11 - 19.11.2017. Package subscription was available in any BRD unit, until 31.12.2017, inclusively, after applying online for a package on the BLACK FRIDAY campaign page from BRD.
- ⁹ Package commercialised within the BLACK FRIDAY campaign, in the period 16.11 - 18.11.2018. Package subscription was available in any BRD unit, until 31.12.2018, inclusively, after applying online for a package on the BLACK FRIDAY campaign page from BRD.
- ¹⁰ Insurance component included optional in the package, with preferential premium that is perceived, in currency equivalent of the paying account, separate from the monthly management fee of the package.

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Appendix no. 3: TREASURY OPERATIONS AND CAPITAL MARKETS

GOVERNMENT AND CORPORATE SECURITIES - SECONDARY MARKET		lei	foreign currency
Subscription - Government securities issued on the local market		50 lei + SaFIR commission	25 eur + SaFIR commission
Revenue collection - Local market: interests/ coupons/ principal receipts at maturity		free	
Revenue collection - Foreign markets: notification/ receipt		free	
GOVERNMENT AND CORPORATE SECURITIES - SECONDARY MARKET			
A. Selling-purchasing transactions (lei and foreign currency)			
BRD Counterparty		free	
Other counterparties – Local market		50 lei + SaFIR commission	25 eur + SaFIR commission
Other counterparties – Foreign markets			
Mature markets and EURO zone		30 eur	
Emerging markets		35 eur	
Change/ cancel transactions		10 eur	
B. Transfers without payment			
Local market - între dealeri piața interbancară		50 lei + SaFIR commission	
Local market - între piața interbancară și BVB		50 lei + SaFIR and RoCLEAR commissions	
Foreign markets			
Mature markets and EURO zone		30 eur	
Emerging markets		35 eur	
Change/ cancel transactions		10 eur	
C. REPO Contracts			
BRD Counterparty		comision SaFIR	
Other counterparties: Initiation/ REPO contract subscription/ Calls in the REPO contract margin in the form of government securities		50 lei + SaFIR commission	25 eur + SaFIR commission
D. Pledge operations (BRD pledge beneficiary or other beneficiaries)/ Litigation			
Pledge operations (pledge initiation, pledged securities replacement, pledged beneficiary replacement, pledge operation maturity, pledge execution execuțion/ sale)/ litigation		SaFIR commission	
E. Safekeeping (in custody) government securities held in the SaFIR system			
		SaFIR commission	
CUSTODY SERVICES FOR SECURITIES			
A. For resident investors			
Safekeeping (in custody) of financial instruments			
The local capital market (BVB and SIBEX) 0.03%/ year	Mature external markets 0.03%/ year	Emerging external markets 0.3%/ year	
Commission for transfers settlement and processing of financial instruments to/ from a clearing, settlement and storage company authorized by ASF:			
1. The local capital market (BVB and SIBEX)			
Transactions settlement/ Financial instruments transfer from BRD custody in custody of another bank/ Section 1 of the Central Depository		0.03%	
Transfer of financial instruments in BRD's custody		free	
2. External markets			
Mature markets, transactions settlement 30 eur/ transaction	Emerging markets, transactions settlement 35 eur/ transaction	Change/ Cancel transactions 10 eur/ transaction	
"Corporate actions" activities (information about issuers, dividends collection, etc.)		min. 10 lei/ operation	
If the total monthly cumulated value of commissions for safekeeping services provided for financial instruments on local markets and of commissions for safekeeping financial instruments on external markets does not exceed 10 eur (calculated at the rate published in the last working day of the month), a commission of 10 eur for safekeeping will be charged. The 10 eur commission will not be charged if the client has no holdings in the portfolio.		min. 10 eur/ month	
B. For non-resident investors - keeping securities in boxes			
min. 0.20% / year up to 10 millions lei	min. 0.10% / year 10 - 50 millions lei	min. 0.04%/ year above 50 millions lei	
Processing transfers with securities - delivery and receipt of securities to/ from a clearing, settlement and storage company authorized by CNVM		45 eur/ transaction	
"Corporate actions" activities (information about issuers, dividends collection, etc.) for companies listed on ASF regulated markets		15 eur/ operation	

Appendix no. 4: WESTERN UNION

Romania and abroad (except Turkey, Moldova and Ukraine)		Rate/ fee
In minutes		
From EUR	To EUR	EUR
0	50	7
50,01	100	9
100,01	200	16
200,01	300	23
300,01	400	29
400,01	500	32
500,01	750	37
750,01	1 000	42
1 000,01	1 250	48
1 250,01	1 500	58
1 500,01	1 750	66
1 750,01	2 000	76
2 000,01	2 500	90
2 500,01	3 000	110
3 000,01	3 500	136
3 500,01	4 000	160
4 000,01	4 500	180
4 500,01	5 000	200

Across Romania		Rate/ fee
6 hours		
de la EUR	la EUR	EUR
0	50	4.5
50,01	100	5.5
100,01	200	7
200,01	300	8.5
300,01	400	10
400,01	500	12.5
500,01	5 000	22.5

In case of payments over 5,000 eur, whenever the threshold is exceeded by 500 eur, the fee increases by 21 EUR

WESTERN UNION - Payments in foreign currency

Romania to Turkey, Moldova and Ukraine		Rate/ fee
In minutes		
From EUR	To EUR	EUR
0.01	25	7
25.01	50	9
50.01	150	10
150.01	300	13
300.01	600	14
600.01	750	17
750.01	1000	22
1000.01	1350	27
1350.01	1500	32
1500.01	1750 and above	47

Starting with May 2nd, 2016 there will be no inbound operations in USD, respectively starting with July 12th, 2016 there will be no outbound operations in USD.

Romania to Syria		Rate/ fee
In minutes		
From EUR	To EUR	EUR
0.01	250	4.90
250.01	500	15.00
500.01	750	25.00
750.01	7,000	33.00

Romania to Turkey, Moldova and Ukraine		Rate/ fee
6 hours		
de la EUR	la EUR	EUR
0.01	25	5
25.01	50	7
50.01	150	8
150.01	300	11
300.01	600	12
600.01	750	15
750.01	1000	20
1000.01	1350	25
1350.01	1500	30
1500.01	1750 and above	45

Fees and Commissions Guide

into force starting with: **10.01.2019**

INDIVIDUALS

WESTERN UNION - Payments in lei

Romania and abroad (except Turkey, Moldova and Ukraine)		Rate/ fee
In minutes		
From LEI	To LEI	LEI
0.01	225	32
225.01	450	41
450.01	900	72
900.01	1350	104
1350.01	1800	131
1800.01	2250	144
2250.01	3500	167
3500.01	4500	189
4500.01	5600	216
5600.01	6750	261
6750.01	8000	297
8000.01	9000	342
9000.01	11250	405
11250.01	13500	495
13500.01	16000	612
16000.01	18000	720
18000.01	20000	810
20000.01	22000	900

Romania to Turkey, Moldova and Ukraine In minutes		Rate/ fee
From LEI	To LEI	
0	50	13
50.01	150	18
150.01	300	20
300.01	600	25
600.01	1200	28
1200.01	1500	33
1500.01	2000	43
2000.01	2700	53
2700.01	3000	63
3000.01	3500 and above	93

Romania to Syria In minutes		Rate/ fee
From LEI	To LEI	
0.01	1,125.00	20.00
1,125.01	2,250.00	70.00
2,250.01	3,375.00	115.00
3,375.01	31,500.00	150.00

Optional services related to Western Union payments

Recipient messaging

2 eur/ 3 usd/ 7.2 lei

Recipient telephone notification

2 eur/ 3 usd/ 7.2 lei

Cash delivery to the recipients address

10 eur/ 13 usd/ 36 lei

Across Romania 6 hours		Rate/ fee
From LEI	To LEI	
0.01	225	20
225.01	450	25
450.01	900	30
900.01	1350	35
1350.01	1800	45
1800.01	2250	55
2250.01	22000	101

Romania to Turkey, Moldova și Ukraine 6 hours		Rate/ fee
From LEI	To LEI	
0	50	9
50.01	150	14
150.01	300	16
300.01	600	21
600.01	1200	24
1200.01	1500	29
1500.01	2000	39
2000.01	2700	49
2700.01	3000	59
3000.01	3500 and above	89

In case of payments superior to 2.001 lei, whenever the threshold is exceeded by 2,250 lei, the fee increases by 95 lei.

Fees and Commissions Guide

into force starting with: **10.01.2019**

INDIVIDUALS

Appendix no. 5: DEBIT & CREDIT CARDS - OUT OF OFFER

FEES FOR OPERATIONS RELATED TO CARDS	LEI			FOREIGN CURRENCY	Credit card LEI
	Youth	Electronics	Standard/Transport	Gold	
Issuing/ Renewal	free	free	free	free	free
Annual administration/ card	10 lei (15 lei Sprint)	35 lei	25 lei	90 usd	50 lei*
Card replacement in Romania	10 lei (15 lei Sprint)	14 lei	25 lei	free	50 lei
Card replacement abroad (emergency)	n/a	n/a	148 usd	148 usd	148 usd
PIN regeneration		10 lei		3.5 usd	10 lei
Unreasonable refusal to pay		6 lei		10 usd	6 lei
Cash withdrawals at BRD ATM		0.2%, min. 0.9 lei		0.2%, min. 0.9 lei (equiv. usd)	free
Cash withdrawals at BRD POS counter		0.5%, min. 5 lei		0.5%, min. 3 eur (equiv. usd)	free
Cash withdrawals at other banks ATM from Romania		1% + 5 lei		1% + 3 usd	free
Cash withdrawals at counter/ POS other banks from Romania		1% + 4 lei		1% + 3 usd	free
Cash withdrawals at ATM other banks from abroad/ counter/ POS other banks from abroad		1.5% + 10 lei		1.5% + 3 usd	free
Cash withdrawals at POS other banks from abroad - emergency		150 eur (Visa) / 75 eur (MasterCard)		150 eur	75 eur
Provision of information on the current account balance at ATM/ POS BRD/ MyBRD Contact	free	free	free	free	free
Provision of information on the current account balance at other banks ATM from Romania / abroad		1 eur (in account currency)		1 eur (in account currency)	1 eur (in account currency)
Use of POS at retailers for making payments - including e-Commerce (purchase of goods and services, including online)	free	free	free	free	free
List of the last 10 ATM operations		0.50 eur (in account currency)		0.50 eur (in account currency)	0.50 eur (in account currency)
PIN change at ATM BRD		2 lei/ 0.50 eur/ 0.70 usd		0.70 usd	2 lei
PIN change at other banks ATM from Romania (only MasterCard)		2 lei		n/a	2 lei
Credit line increase	n/a	n/a	n/a	n/a	20 lei
Unic commission for additional services requested by the customer	n/a	n/a	n/a	n/a	50 eur (equiv. lei)
3DSecure activation	free	free	free	free	free
CARDS	Youth: Cardul 10, Sprint Transport RATB, Sprint Transport Electronics: Visa Electron Fermier (only in Packages) Standard: Mastercard BRD-ePayment, Mastercard Suporter, Mastercard Vreabile, Instant Pay Transport: Maestro Transport, MaestroTransport RATB, Mastercard Standard Transport			Visa Gold in usd	CumVreiTu

* at which the account management fee is added, respectively 4.2 lei/ account/ month