

Fees and Commissions Guide for Individuals

into force starting with: **07.01.2021**

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 **07th of January 2021**.

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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		5 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		5 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	free (the first account statement)	1 eur (in currency equivalent) (starting with the 2nd account statement)	
Issue of the account statement (current account ³) for the current month, at customer request		1 eur/ statement (in currency equivalent)	
Issue of an account history (current account ³), at customer request, in BRD agencies	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 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 deposits at the counter (account Holders, empowered persons or in the accounts of other individuals)		free	free ⁶
Cash deposits at the counter in the accounts of juridical persons		0.60%, min. 2 lei	-
Cash withdrawal at the counter		1%, min. 10 lei	1%, min. 5 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

⁶ The Bank does not accept foreign metallic coins, except EUR and USD that are accepted for cash deposits, exclusively for loan installments repayments for Individuals

* The Bank does not open current accounts in the following currencies: AUD, CZK, PLN, JPY, BGN, MDL

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1.5 Opening and managing current accounts with basic services ¹		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
	Credit transfer - Intra-banking (BRD-BRD) and inter-banking (BRD-other Banks) incomings in lei	
	Credit transfer - Intra-banking (BRD-BRD) and inter-banking (BRD-other Banks) payments in lei at the counter	
	Credit transfer - 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	5 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 3.257 lei as gross, at 01.01.2020), projected in the latest macroeconomic forecast, i.e the autumn forecast, published by the National Prognosis Commission in 2019 for 2020, 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 3.257 lei as gross, at 01.01.2020)

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 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

		CARD LIKE	CARD START LEI	CARD START EUR	CARD DE ZI CU ZI LEI	CARD SENIOR
Products and services included for free						
Standard current account		✓lei	✓lei	✓eur	✓lei	✓lei
Debit card		✓ISIC/ MAEUB	✓VISA Standard	✓MasterCard Standard	✓MasterCard Standard/A la Carte	✓Visa Standard
Remote banking services	mandatory in the package	✓MyBRD Contact	✓MyBRD Contact	-	✓MyBRD Contact	✓MyBRD Contact
	optional in the package	✓MyBRD Net/ Mobile Internet/Mobile banking service	✓MyBRD Net/ Mobile Internet/Mobile banking service	✓MyBRD Net/ Mobile Internet/Mobile banking service	✓MyBRD Net/ Mobile Internet/Mobile banking service	✓MyBRD SMS, MyBRD Net/ Mobile Internet/Mobile banking service
Savings account (optional)		-	✓Atucont lei	-	✓Atucont lei	✓Atucont lei
Automatic subscription in investment funds (optional)		-	✓	✓	✓	✓
Free operations included in the package/month						
Cash withdrawals from BRD ATMs		✓unlimited in lei	✓unlimited in lei	-	✓unlimited in lei	✓unlimited in lei
Cash withdrawals from BRD counter		-	-	✓2 in eur	-	-
Cash withdrawals from ATM other banks from Romania		-	✓2 in lei	-	✓unlimited in lei	-
SMS Alerts		-	-	-	-	✓2
Credit transfer – Intrabanking incomings		✓unlimited in lei	✓unlimited in lei	✓unlimited in eur	✓unlimited in lei	✓unlimited in lei
Credit transfer – Interbanking incomings		✓1 in lei	✓unlimited in lei	-	✓unlimited in lei	-
Credit transfer – Intrabanking payments via MyBRD Net internet banking service/MyBRD Mobile mobile banking service		✓unlimited in lei	✓unlimited in lei	✓unlimited in eur	✓unlimited in lei	✓unlimited in lei
Credit transfer – Interbanking payments via MyBRD Net internet banking service/MyBRD Mobile mobile banking service		-	standard - 50%	-	✓unlimited in lei	-
PIN changes at BRD ATM/Interogations of the last 10 authorized transactions at BRD ATMs		-	-	-	✓unlimited	-
Other Benefits						
Savings account management fee		-	standard - 100%	-	standard - 100%	standard - 100%
Loan file analysis fee ¹		standard - 20%	-	-	standard - 50%	standard - 20%
Annual management fee for Standard credit card ²		standard - 100%	standard - 100%	-	standard - 100%	standard - 100%
Annual management fee for Gold credit card ²		-	-	-	standard - 100%	-
Credit transfer – Interbanking payments in EUR to beneficiaries from countries outside the single euro payment area		-	-	7 eur/operation over the counter & 5 eur/operation via Internet/Mobile banking	-	-
Bonus over the interest rate of savings account & term deposits in case of domiciliation of the monthly incomes in BRD current accounts		-	-	-	-	According to the list of interests rates in force
Insurance attached to the card, optional, one of the 2 options: Confort Mobile/Confort Mobile Plus ³		6/8 usd/year (equiv. in account currency)	6/8 usd/year (equiv. in account currency)	6/8 usd/year (equiv. in account currency)	6/8 usd/year (equiv. in account currency)	6/8 usd/year (equiv. in account currency)
Monthly package maintenance fee						
Without fulfilling recurrent income condition in BRD current account		0 lei/month	6 lei/month	3 eur/month	12 lei/month	3.9 lei/month
Fulfilling recurrent income condition in BRD current account		0 lei/month	0 lei/month ⁴	3 eur/month	0 lei/month ⁴	1.9 lei/month
Package closing fee		0 lei	0 lei	0 eur	0 lei	0 lei

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Products and services packages

Products and services included for free

		CARD GOLD LEI ⁸	CARD GOLD EUR	CARD PLATINUM LEI
Standard current account		✓ lei	✓ eur	✓ lei
Debit card		✓ Mastercard/Visa Gold	✓ Mastercard Gold	✓ MasterCard Platinum with 4 Priority Pass included
Remote banking services	mandatory in the package	✓ MyBRD Contact	✓ MyBRD Contact	✓ MyBRD Contact
	optional in the package	✓ MyBRD Net/ Mobile Internet/Mobile banking service	✓ MyBRD Net/ Mobile Internet/Mobile banking service	✓ MyBRD Net/ Mobile Internet/Mobile banking service
Savings account (optional)		✓ Atucont lei	-	✓ Atucont lei
Automatic subscription in investment funds (optional)		✓	✓	✓

Free operations included in the package/month

Cash withdrawals from BRD ATMs		✓ unlimited in lei	✓ unlimited in lei	✓ unlimited in lei
Cash withdrawals from BRD counter		-	✓ 2 in eur	-
Cash withdrawals from ATM other banks from Romania		✓ unlimited in lei	✓ unlimited in lei/eur ⁵	✓ unlimited in lei
Cash withdrawals from ATM other banks from abroad		✓ 2	✓ 2	✓ unlimited
Credit transfer – Intrabanking incomings		✓ unlimited in lei	✓ unlimited in eur	✓ unlimited in lei
Credit transfer – Interbanking incomings		✓ unlimited in lei	-	✓ unlimited in lei
Credit transfer – Intrabanking payments via MyBRD Net/Mobile Internet/Mobile banking service		✓ unlimited in lei	✓ unlimited in eur	✓ unlimited in lei
Credit transfer – Interbanking payments via MyBRD Net/Mobile Internet/Mobile banking service		✓ unlimited in lei	-	✓ unlimited in lei
PIN changes at ATM BRD/ Interogations of the last 10 authorized transactions at BRD ATMs		✓ unlimited	✓ unlimited	✓ unlimited

Other Benefits

Savings account management fee		0 lei	-	0 lei
Loan file analysis fee ¹		standard - 50%	-	standard - 50%
Annual management fee for Standard credit card and Gold credit card ²		standard - 100%	standard - 100%	standard - 100%
Annual management fee for A la Carte debit card		standard - 30%	-	standard - 30%
MyBRD SMS service with 20 alerts included/month ⁶		2 lei/ month	-	2 lei/ month
Credit transfer – Interbanking payments in EUR to beneficiaries from countries outside the single euro payment area		-	7 eur/operation over the counter & 5 eur/operation via Internet/Mobile banking	-
Insurance attached to the card (optional, one of the 2 options): Confort Mobile/Confort Mobile Plus ³		6/8 usd/year (equiv. in account currency)	6/8 usd/year (equiv. in account currency)	6/8 usd/year (equiv. in account currency)
Travel insurance (free)		✓	✓	✓
BRDAV Avantaj 2 Clasic (free – only for the package owner)		✓	-	✓

Monthly package maintenance fee

Without fulfilling recurrent income condition in BRD current account		20 lei/month	5 eur/month	50 lei/month
Fulfilling recurrent income condition in BRD current account		0 lei/month ⁴	0 eur/month ⁴	0 lei/month ⁴

Package closing fee

		0 lei	0 lei	0 lei
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		PREMIER LEI	PREMIER EUR
Products and services included for free			
Standard current account	- Support for the package (mandatory in the package) - Supplementary (optional in the package)	✓ lei ✓ max. 2 accounts in lei	✓ eur ✓ max. 2 accounts in eur
Debit card	- one principal card for the package owner (mandatory in the package)	✓ MasterCard Platinum with 4 Priority Pass included	✓ MasterCard Platinum with 4 Priority Pass included
	- one supplementary card for the designated user appointed by the owner	✓ MasterCard Platinum with 4 Priority Pass included	✓ MasterCard Platinum with 4 Priority Pass included
MyBRD remote banking services	mandatory in the package	✓ MyBRD Contact	✓ MyBRD Contact
	optional in the package	✓ MyBRD Net/MyBRD Mobile Internet/Mobile banking service	✓ MyBRD Net/MyBRD Mobile Internet/Mobile banking service
Savings account (optional)		✓ Atucont lei	✓ Atucont eur
Automatic subscription in investment funds (optional)		✓	✓
Free operations included in the package/month			
Cash withdrawals from BRD ATMs (principal card and designated card user)		✓ unlimited in lei	✓ unlimited in lei
Cash withdrawals from BRD counter (principal card and designated card user)		-	✓ unlimited in eur
Cash withdrawals from ATM other banks from Romania (principal card and designated card user)		✓ unlimited in lei	✓ unlimited in lei /eur ⁵
Cash withdrawals from ATM other banks from abroad (principal card and designated card user)		✓ unlimited	✓ unlimited
Credit transfer – Intrabanking incomings		✓ unlimited in lei	✓ unlimited in eur
Credit transfer - Interbanking incomings		✓ unlimited in lei	✓ unlimited in eur
Credit transfer – Intrabanking payments via MyBRD Net/Mobile Internet/Mobile banking service		✓ unlimited in lei	✓ unlimited in eur
Credit transfer – Interbanking payments via MyBRD Net/Mobile Internet/Mobile banking service		✓ unlimited in lei	-
PIN changes at ATM BRD/ Interogations of the last 10 authorized transactions at BRD ATMs		✓ unlimited	✓ unlimited
Other Benefits			
Savings account management fee		0 lei	standard - 100%
Annual management fee for Platinum credit card		standard - 100%	standard - 100%
Credit transfer – Interbanking payments in EUR to beneficiaries from countries outside the single euro payment area, ordered over the counter		-	7 eur/operation
Credit transfer – Interbanking payments in EUR to beneficiaries from countries outside the single euro payment area, ordered via Internet/Mobile banking service		-	5 eur/operation
Insurances			
Confort Platinum insurance – only for the package owner ⁷		6 usd/year (equiv. in account currency)	6 usd/year (equiv. in account currency)
Travel insurance (free)		✓	✓
Monthly package maintenance fee			
Without fulfilling recurrent income condition in BRD current account or holding assets in BRD Group		200 lei/month	50 eur/month
Fulfilling recurrent income condition in BRD current account or holding assets in BRD Group		0 lei/month ⁴	0 lei/month ⁴
Package closing fee		0 lei	0 lei

- ¹ The discount applies for any type of credit (except for Prima Casă and the Card Like package, where the reduction applies only for consumer loans). The package owner benefits from this reduction regardless of the number of loans contracted during the life of the package and regardless of the currency of the loan.
- ² The annual management fee of the credit card is free, during the period of ownership of the package by the holder, starting with the next payment date of the annual management fee charged on the anniversary date of the credit card after the purchase of the package or at the first operation performed with the introduction of the PIN code.
- ³ Insurance component, in two alternatives, optional in the package. Only one of the two options can be chosen, at the moment of package opening. The preferential premium is perceived in the equivalent of the currency of the paying account, separate from the monthly maintenance fee of the package. The package owner may benefit of the preferential prices for Confort premium granted in the package only for the card included in the package (package owner's card).
- ⁴ The monthly package management fee is 0 (zero) lei/month, under the condition of: recurrent incomes encashments, for Card Start, Card de Zi cu Zi, Card Gold, Card Platinum packages/recurrent incomes encashments or holding assets in BRD Group, for Prem1er package. Recurrent income means that income which fulfills all of the followings: (i) it comes from regular cash incomings: salaries, rents, pensions, allowances, scholarships or other regular types of incomes; (ii) is received in the current accounts of the customer held at BRD; (iii) is at least: 1.000 lei/month for Card Start Lei package; 2.500 lei/month for Card de Zi cu Zi Lei package; 8.000 lei (or equivalent in account currency)/month for Card Gold package; 12.000 lei/month for Card Platinum package; 150.000 EUR/year for Prem1er package. Amounts coming from loans granted by the Bank, deposits which reach maturity, credit transfers between own accounts are not considered regular income. Holding assets in BRD Group (BRD Group: BRD – Groupe Société Générale S.A, BRD Asigurari de Viata SA, BRD Asset Management SAI SA.) means the balance which fulfills all of the followings: (i) is registered at the end of the month in current accounts, savings accounts, term deposits and investment products (government and corporate securities, shares and other financial instruments listed on the capital markets, structured investments, investment funds and insurances with investment components); (ii) is at least: 200.000 EUR/month for Prem1er package. In case the condition of regular income encashment or assets holding in BRD Group conditions stated above are not fulfilled, the Bank will charge the package management fee as stated in the Taxes and Fees Guide for Individuals in force. In this case, the client irrevocably and unconditionally authorizes the Bank to automatically deduct from the package account the value of the package management fee on the 20th of each month, for the previous month in which no recurring revenue was received or assets holding condition in BRD Group was not fulfilled in the mentioned amount. 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 the regular income condition or assets holding in BRD Group in the mentioned amounts is fulfilled or not. 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 mentioned amounts, for the current accounts of the customer opened at BRD (except for Prem1er package, for which the condition is verified for a period of 12 months previous the month when the condition is checked, respectively for the number of months from the date the Prem1er package was opened if this is smaller than 12 months) or assets holding in BRD Group, in products held by the client at BRD, in the mentioned amounts. If the condition is not fulfilled, the Bank will charge the package management fee in force and will debit the package account based on the mentioned direct debit mandate. It does not constitute a renunciation of the Bank to the right to receive this commission in the future situation in which this right was not exercised within a certain period, without retroactively charging the client costs.
- ⁵ The cash withdrawals in EUR from other banks' ATMs in Romania are possible depending on the banks' offer.
- ⁶ Optional service included in the package with special tariff, that is charged separate from the monthly package management fee.
- ⁷ The package owner may benefit of the preferential fees of the Confort premium granted in the package only for the card included in the package (package owner's card). The preferential premium is charged in the equivalent of the paying account currency, separated from the monthly package management fee.
- ⁸ The monthly package management fee is 0 (zero) lei/month for 12 months from the package opening date, for customers who apply online for the package offer within the BLACK FRIDAY Campaign, in the period 13 – 20.11.2020, on the campaign page www.brd.ro/zenfriday. The package subscription is done in any BRD branch, until 31.12.2020.

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3. NON-CASH OPERATIONS¹

3.1 CREDIT TRANSFERS - PAYMENTS		Intrabanking circuit (BRD – BRD)		Interbanking circuit (BRD - other banks)	
LEI	Counter	Online*	Counter	Online*	Online*
Payments between accounts of the same client		free	-	-	-
Payments between BRD clients	12 lei/ operation	free (including bills payment)	-	-	-
Interbanking payments	-	-	15 lei/ operation ²	3.5 lei/ operation ³	
External payments to beneficiaries from countries belonging to the single euro payments area ⁴	-	-	15 lei/ operation	3.5 lei/ operation	
External payments to beneficiaries from countries outside single euro payment area ⁴	-	-	0.20% min. 20 eur, max. 1.000 eur + ReGIS (BNR) fee	0.15% min. 10 eur, max. 25 eur + ReGIS (BNR) fee	
FOREIGN CURRENCY		Counter	Online*	Counter	Online*
EUR					
Payments between accounts of the same client		free	-	-	-
Payments between BRD clients	2 eur/ operation	free	-	-	-
Payments in EUR to beneficiaries from countries belonging to the single euro payment area ⁴	-	-	15 lei/ operation	3.5 lei/ operation	
Payments in EUR to beneficiaries from countries outside the single euro payment area ⁴	-	-	0.20% min. 20 eur, max. 1.000 eur	0.15% min. 10 eur, max. 25 eur	
OTHER CURRENCIES ⁵					
Payments between accounts of the same client		free	-	-	-
Payments between BRD clients	2 eur/ operation	free	-	-	-
Interbanking payments	-	-	0.20% min. 20 eur, max. 1.000 eur	0.15% min. 10 eur, max. 25 eur	
External fee ("OUR" payments only) ⁶ - payments outside the EU/ EEA ⁷ , regardless of the currency		-	20 eur	10 eur	
Urgency fee (currency date: today)		-	30 eur/ operation		
OTHER SERVICES					
Payment modifications/ cancellation/investigations	-	-	30 eur		
3.2 CREDIT TRANSFERS - INCOMINGS		Intrabanking circuit (BRD – BRD)		Interbanking circuit (other banks – BRD)	
LEI					
Incomings		free		4 lei/ operation	
FOREIGN CURRENCY					
Incomings		free		free	
IBAN code repairs (erroneous IBAN)		-		7 eur	
OTHER SERVICES					
Incoming modifications/ cancellations ⁸		-		30 eur	
Incoming investigations ⁸				30 eur	

* MyBRD Net Internet banking service/ MyBRD Mobile Mobile banking service/ YOU BRD Mobile banking service

¹If the transaction/fee currency is different than the currency of the debited account, the Bank will exchange the sum into the debited account currency at the Bank's exchange rate from the date the transaction was performed; ²Includes the SENT (TRANSFOND) fee of 0.51 lei for low-value interbank payments (< 50.000 lei), respectively the ReGIS (NBR) fee of 6 lei for high-value payments (≥ 50.000 lei). Payments made from the escrow account into the current account, will be charged from the current account;

³Includes the SENT (TRANSFOND) fee of 0.51 lei for low-value interbank payments (< 50.000 lei); for high-value payments(≥ 50.000 lei), the ReGIS (NBR) fee of 6 lei is charged;⁴The list of the countries included in SEPA zone (Single Euro Payments Area) may be consulted at <https://www.europeanpaymentscouncil.eu>; ⁵The transactions of credit transfer type – intra and interbanking payments, foreign exchange ordered through MyBRD Mobile/MyBRD Net Mobile/Internet banking services are not allowed in CAD, SEK, NOK, DKK, HUF, AUD, CZK, PLN, JPY, BGN, MDL current accounts; the accounts' owners will be able to perform non-cash transactions only at Bank's counter; ⁶The 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; ⁷Countries 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, Iceland, Liechtenstein, Norway, Switzerland; ⁸It is not charged to BRD clients; the commission is requested from external banks. Note: for bills payments at the BRD counter through payment order, 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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Standing order ¹	Intrabanking circuit (BRD – BRD)		Interbanking circuit (BRD – other banks)	
	Counter	Online*	Counter	Online*
Lei	0.30 eur/ operation (equiv. in the account currency)	-	-	-
Simplis Debit Direct Debit ²	Counter	Online*	Counter	Online*
Lei	free (exception mandates set in favour of SC Electrica Furnizare SA:1.5 lei/operation)	-	< 200 : 1.5 lei/ operation [200 - 50.000 lei]: 3 lei/ operation >50.000 lei: 5 lei/ operation	-

Documentary payment orders (conditioned)³

Commission for endorsement of received payment order	0.10%, min. 50 eur, max. 1.000 eur (or equivalent in operation currency)
Commission for issued payment order	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)
Commission for payment of issued payment order	0.20%, min. 10 eur, max. 1.000 eur (or equivalent in operation currency)

Cheques⁴

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

Incomings and payments ⁵ - 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

Incomings in escrow accounts	Intrabanking circuit (BRD – BRD)	Interbanking circuit (other banks – BRD)
	Counter/Online*	Counter/Online*
Lei	free	free

* MyBRD Net Internet banking service/ MyBRD Mobile Mobile banking service/ YOU BRD Mobile banking service

4. Remote banking services

MyBRD SMS

MyBRD SMS attached to current account/ economy account and Platinum credit card	
Management	2 lei/ month
Received message	0.90 lei/ message ⁶
Mini-statement	0.90 lei (equiv. in the account currency)
MyBRD SMS attached to Standard/ Gold credit cards with installments	Free ⁷

MyBRD Mobile Mobile banking service

Management	4.5 lei/ month
Use of USSD	0.5 lei/ session

MyBRD Net Internet banking service

Management	4.5 lei/ month
Acquisition/replacement of Digipass MyBRD Net Internet banking service	20 lei + VAT
Management of MyBRD Net Internet banking service along with MyBRD Mobile Mobile banking service	6 lei/ month

MyBRD Contact Call Center service

Management	free
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YOU BRD Mobile banking service

Management	free
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¹Starting 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; ²The SENT (TRANSFOND) fee for direct debit instructions in the interbanking system is supported by the payee; ³For every suboperation made within documentary payment order (endorsement, issue, payment, etc.), minimum 1 SWIFT message will be send/ retained; ⁴To be eliminated starting from 01st of March 2019; ⁵Includes the fee of 0.88 lei charged by SENT (TRANSFOND) for incomings; SENT (TRANSFOND) does not charge fee for payments; ⁶Free for the Platinum credit card, ⁷ The cost of MyBRD SMS subscription and SMS's sent by the Bank is 0.

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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										
Card providing	free	free	free	free	free	free	free	free	free	free
Card renewal	free	free	free	free	free	free	free	free	free	free
Annual maintenance/ card	10 lei	14 lei	25 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
Unjustified chargeback request	30 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

Electronics: Maestro Universitatea Bucuresti

Standard: Visa Standard, Mastercard Standard

Transport: Mastercard Standard Transport STB

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 USD, Mastercard Standard EUR

Gold: Mastercard Gold EUR

Platinum: Platinum EUR

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Debit card - current offer

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%
ATM/POS other banks from Romania	1% + 7 lei						1% + 7 lei			
ATM/POS, in EUR, other banks from European Union	1% +7 lei						1% +7 lei			
ATM/POS, in other currencies, 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/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										
POS 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
Quasi-cash transactions	1% + 7 lei (or equivalent in account currency)									
List of the last 10 operations issued at ATM	0.50 eur (equivalent 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 Electronics: Maestro Universitatea Bucuresti Standard: Visa Standard, Mastercard Standard Transport: Mastercard Standard Transport STB 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 USD, Mastercard Standard EUR Gold: Mastercard Gold EUR Platinum: Platinum 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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6. Credit cards - current offer

FEES FOR OPERATIONS RELATED TO CARDS	Standard Credit Card with installments	Gold Credit Card with installments	Platinum Credit Card
Card issuing	free	free	free
Card renewal	free	free	free
Annual maintenance	50 lei	150 lei	450 lei
Annual maintenance 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	30 lei
Account statement issuing - online through MyBRD Net Internet banking service	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 withdrawals			
ATM BRD/ ATM local banks/ ATM banks from abroad	free	free	free
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	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/ 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

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7. 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	-

¹The file review fee is reduced by: 20% for customers who hold or contract one of the following packages: CLASIC, SELECT, PREMIUM, DRUM BUN, e-CLICK, CARD SENIOR, SPRINT PE+, CARD LIKE (in case of CARD LIKE package, the discount is applied only for consumer loans), or hold Credit Expresso; or by 50% for customers who hold or contract one of the following packages: CARD ZI CU ZI, CARD GOLD in lei, CARD PLATINUM.

The Habitat mortgage loan with simplified documentation is granted for completion / extension / modernization / rehabilitation / consolidation / improvement of the comfort of the home / increase of value, of the standard, of the quality of the house / other house improvements.² The loan management fee is applied to the loan balance

³Habitat/ 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„La Casa Mea” motgage 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	0.40%/ 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	0.40%/ 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>		
RNPM registration fees	according to the authorised agreed operator	
Conditional payment order charched 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 RNPM		free

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8. Savings and investments

Savings products	Term deposits*	Savings accounts**	Savings accounts for children***
Account opening	free	free	free
Management fee	free	lei: free foreign currency: 0.80 eur/ month/ account (in currency equivalent)	lei: free foreign currency: 0.80 eur/ month/ account (in currency equivalent)
Account closure/ Deposit liquidation	free, through transfer in the current account	lei: free foreign currency: 10 eur/ 10 usd (depending on the account's currency)	lei: free foreign currency: 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: 1% min. 10 lei foreign currency: 1%, min. 5 eur or equivalent	
Credit transfer - Incomings in the savings accounts	n/a		free
Inheritance commission*		0 lei/ eur/ usd	
	* term deposits, Progreso 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						free
Cash withdrawals at the cash desk						1%, min. 10 lei/ min. 5 eur (in currency equivalent)

Stejar (product in stock)

Premium payments/ Credit transfer - Incomings in the current account related to Stejar operations (redemption, compensation, etc)	free
Cash withdrawals at the counter	1%, min. 10 lei

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9. 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/*salary conventions	
	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 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, CARD LIKE, CARD SENIOR and CARD 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, CARD LIKE, CARD SENIOR and CARD GOLD packages/ for holders' cards *for cards attached to accounts enrolled in salary conventions	

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)
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 - standard case/ Mortgage secured consumer loans	Premium rate: 0.045%/ month (applied to the loan balance as at the time of payment)

GROUPAMA Insurances

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

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10. Other services

1. Payment incidents	Rate/ fee
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)
Incoming 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 via credit transfer - intrabank payment 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

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

■ Credit transfer - Domestic payments ¹		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

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.

■ Credit transfer - Foreign payments ²		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/	no later than 13:30	T	T+2

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GBP/ JPY/ NOK/ SEK/ HUF /USD			
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
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 credit transfers in RON to payees holding accounts opened with banks abroad

Notes:

- 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 Credit transfer - Domestic payments are payment operations in lei performed across Romania

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

Appendix no. 2: BRD INTERNAL LIMIT HOURS TO RECEIVE DEBIT INSTRUMENTS (DI) IN LEI (CHECKS, BILLS OF EXCHANGE, PROMISSORY NOTE) IN ORDER TO EXECUTE THEM AT THE PAYMENT SYSTEMS INTRA / INTERBANKING

Settlement system	Deadline for receiving DIs	Date of transmission to the payer's bank	Data of crediting the beneficiary of the account / notification of beneficiary regarding the refusal to pay
1. Interbanking– electronic system of compensation SENT:			
	T* / No later than 14:00**	T	T+2
	T ora 14:00** ÷ end of business hours	T+1	T+3
2. Interbanking – system of compensation for debit instruments on paper:			
	T* No later than 14:00**	T + 4	T + 10
	T / 14:00** ÷ end of business hours	T + 5	T + 11
3. Intrabanking:			
	T No later than 14:00*	N/A	T
	T / 14:00** ÷ end of business hours	N/A	T + 1

Note:

* T is the date of receipt of the operation by the Bank.

** For BRD SMC clients the maximum time for reception is 13:00

Debit instruments intra / interbanking in Lei submitted for collection/ received to be executed:

The original debit instruments refused to be paid in intra / interbanking system will be raised from BRD branch where they have been submitted to collection. In case of issuance of debit instruments, BRD payer Client must ensure the necessary amount for execution at the date of issue (in case of checks) and the expiration date (in the case of bills of exchange and promissory notes), since the beginning of the working day.

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Annex no. 3 – Packages of products and services – out of offer

Components of package ranges (withdrawn from the Bank's offer starting 17.01.2020)	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 ✓ MyBRD Net Internet banking service, MyBRD Mobile Mobile banking service (optional)	✓ Contact, SMS, MyBRD Net Internet banking service, MyBRD Mobile Mobile banking service	-	✓ Contact, MyBRD Net Internet banking service, MyBRD Mobile Mobile banking service	✓ Contact, MyBRD Net Internet banking service, MyBRD Mobile Mobile banking service	✓ Contact, MyBRD Net Internet banking service, MyBRD Mobile Mobile banking service
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 eur at BRD counter	-	-	-	✓ 2	-	-
Credit transfer - Intra-banking payments in lei via MyBRD Net Internet banking service/ MyBRD Mobile Mobile banking service	✓ unlimited	✓ unlimited	✓ unlimited	-	✓ unlimited	✓ unlimited
Credit transfer - Inter-banking payments in lei via MyBRD Net Internet banking service/ MyBRD Mobile Mobile banking service	-	-	-	-	✓ unlimited	✓ unlimited
Credit transfer - Intra-banking incomings in lei and foreign currency	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Inter-banking incomings 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/ Interogations 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 maintenance fee for the Standard Credit card with installements	-	-	-	-	FREE the 1 st year	FREE the 1 st year
"À la carte" debit card annual maintenance 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 Platinum/ Confort Mobile/ Confort Mobile Plus ⁴	-	6 / 8 usd/ year	6 / 8 usd/ year	-	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/month ⁵	0 lei/month ⁵

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PRIVATE INDIVIDUALS

Components of package ranges (withdrawn from the Bank's offer starting 17.01.2020)	CLASIC		SELECT				DRUM BUN
	LEI	EUR	LEI	EUR	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 two alternatives: Confort Mobile/ Confort Mobile Plus ⁴	✓ 6/ 8 eur/ usd /year				✓ 6/ 8 eur/ usd/ year		✓ 6/ 8 eur/year
Optional products and services (included): MyBRD Net Internet banking service + MyBRD Mobile Mobile banking service + MyBRD SMS	✓				✓		✓
Free operations/ month							
Cash withdrawals in lei at BRD ATMs	✓ 1				✓ 3		✓ 2
Balance inquiries at BRD ATMs/ Credit transfers - Intra-banking incomings in lei and foreign currency/ Credit transfers - Intra-banking payments in lei via MyBRD Net Internet banking service/ MyBRD Mobile Mobile banking service	✓ unlimited				✓ unlimited		✓ unlimited
Other discounts							
Debit card annual maintenance 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%		standard - 20%
	LOIAL option	standard - 25%			standard - 25%		-
Package management commission per month							
Package management fee (for packages sold before 18.05.2009, the management fee into force at that time shall be charged)	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	0 lei				0 lei		0 lei

Notes: Starting 17.01.2020, the commercial names of the packages were modified as follows: Student PE+ package → Card Like package; Senior PE+ package → Card Senior package; EURO PE+ package → Card Start Euro package; AZI PE+ Gold package → Card Gold; AZI PE+ Platinum package → Card Platinum package.

For the packages Clasic, Select, Drum Bun the closure for acquiring a new BRD package and providing of cards included in the packages are free of charge.

¹Insurance component included for free for the package Holder, attached to embossed debit cards included in the packages;

²Insurance component included for free for the package Holder, over the lifetime of the package;

³Optional service included in the package, with special tariff that is perceived separately from the monthly management fee of the package;

⁴Insurance 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;

⁵The 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 incomings: 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

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PE+ PLATINUM packages. Amounts coming from loans granted by the Bank, deposits which reach maturity, credit 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.

⁶For 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.

Products and services packages		
"PREMIUM" package	lei	foreign currency
■ Package management fee	35 lei/ month	10 eur/ month
■ Package closure	0 lei	
"e-CLICK" package		
■ Package management fee	8.5 lei/ month	
■ Package closure	0 lei	
"SPRINT" package/ "STUDENT" package		
■ Package management fee	4 lei/ month	
■ Package closure	0 lei	
„Summer" package (promotional offer valid: 16.07-15.09.2012)	lei	foreign currency
■ Package management fee	4 lei/ month	1 eur/ month
■ Package closure	0 lei	

■ 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 ¹	✓ Plus		✓	✓	-
Confort Insurance ²	✓ 5 eur/ usd/ year		✓ 5 usd/ year	✓ 5 usd/ year	✓ Confort online
OPTIONAL PRODUCTS AND SERVICES					
MyBRD Net Internet banking service	✓		✓	✓	✓
MyBRD Mobile Mobile banking service	✓		✓	✓	✓
SMS banking MyBRD SMS	✓		✓	✓	-
FREE OPERATIONS/ MONTH					
Cash withdrawals in lei at BRD ATMs	✓ 5		✓ 2	✓ 2	✓ 1

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Balance inquiries at any BRD ATM	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Intra-banking incomings in lei and foreign currency	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Intra-banking payments in lei via MyBRD Net internet banking service/ MyBRD Mobile Mobile banking service	✓ unlimited	-	✓ nelimitate	✓ unlimited
OTHER DISCOUNTS				
Debit card annual maintenance fee ³	standard - 20%	standard - 20%	standard - 20%	standard - 20%
Loan file analysis fee ⁴	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 ⁵	BLACK FRIDAY Package ⁶	BLACK FRIDAY Package ⁷	BLACK FRIDAY Package ⁸	
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	✓ lei
Debit card	✓ Maestro/Visa Electron lei	✓ MasterCard/Visa Standard lei	✓ Maestro/Visa Electron lei	✓ MasterCard/Visa Standard/ Maestro/Visa Electron lei	✓ MasterCard/ Visa Standard lei
MyBRD remote banking services	✓ Contact/ SMS/ MyBRD Net Internet banking service or MyBRD Mobile Mobile banking service (one of two, at customer's choice)	✓ Contact/ SMS/ MyBRD Net Internet banking service/MyBRD Mobile Mobile banking service	✓ Contact/ MyBRD Net Internet banking service or MyBRD Mobile Mobile banking service (one of two, at customer's choice)	✓ Contact/ MyBRD Net Internet banking service or MyBRD Mobile Mobile banking service (one of two, at customer's choice)	✓ Contact, MyBRD Net Internet banking service or MyBRD Mobile Mobile banking service (optional)
Savings account	✓ lei	✓ lei	-	-	-
FREE OPERATIONS/ MONTH					
Cash withdrawals in lei at BRD ATM's	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Intrabanking payments in lei via MyBRD Net Internet banking service or MyBRD Mobile Mobile banking service	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Intrabanking incomings in lei and foreign exchange	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - 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					

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Loan file analysis fee	standard - 20%	standard - 20%	-	-	-
Annual maintenance 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 ⁹	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><u>Promotional offer valid in: 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><u>Promotional offer valid in: 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><u>Promotional offer valid in: 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 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; ² 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; ³ For debit cards provided within packages of products and services: PREMIUM, SPRINT, STUDENT, e-CLICK are perceived annual maintenance commissions discounted with 20% from standard. Debit cards maintenance commissions are prevaled separate from monthly management fee of the package; ⁴Except Prima Casa and car loans granted through the authorised Dacia/Renault/Nissan dealer network; ⁵Package 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; ⁶Package 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; ⁷Package 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; ⁸Package 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; ⁹Insurance 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.

Appendix no. 4: 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 incomings at maturity			free
Revenue collection - Foreign markets: notification/ incoming			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

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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

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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	
Card issuing/ renewal	free	free	free	free	free
Annual maintenance/ 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
Unjustified chargeback request		30 lei		10 usd	30 lei
Cash withdrawals at BRD ATM		0.2%, min. 0.9 lei		0.2%, min. 0.9 lei (equiv. usd)	free
Cash withdrawals at other banks ATM from Romania		1% + 7 lei		1% + 7 lei	free
Cash withdrawals at counter/ POS other banks from Romania		1% + 7 lei		1% + 7 lei	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
Balance inquiry at ATMBRD/ MyBRD Contact	free	free	free	free	free
Balance inquiry at other banks ATM from Romania / abroad		1 eur (in account currency)		1 eur (in account currency)	1 eur (in account currency)
POS payments - including e-Commerce (purchase of goods and services, including online)	free	free	free	free	free
Quasi-cash transactions		1% + 7 lei (or equivalent in account currency)			
List of the last 10 operations issued at ATM		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
Unique commission for additional services requested by the customer	n/a	n/a	n/a	n/a	50 eur (equiv. lei)
CARDS	Youth: Cardul 10, Sprint, Sprint Transport RATB, Sprint Transport Electronics: Maestro, Visa Electron Standard: Mastercard BRD-ePayment, Mastercard Suporter, Mastercard Vreaubilet, Instant Pay Transport: Maestro Transport, MaestroTransport RATB, Mastercard Standard Transport			Visa Gold USD	CumVreiTu

* at which the account management fee is added, respectively 5 lei/ account/ month