

# Fees and Commissions Guide for Individuals

into force starting with: **01.03.2024**

**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](http://www.brd.ro)

These fees and commissions are available starting with **1<sup>st</sup> of March 2024**.

# Fees and Commissions Guide

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## 1. Current operations

1.1 Opening and managing accounts	lei	foreign currency
Current account opening fee <sup>1</sup>	free	free
Escrow accounts for loans management fee	free	free
Current account management fee	6 lei/ month/ account	10 lei/ month/ account (in account 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 <sup>2</sup>	
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	6 lei/ month/ account	10 lei/ month/ account (in account currency equivalent)
1.2 Account statement	Fees valid until 14.07.2022 lei / foreign currency	Fees valid starting 15.07.2022 lei / foreign currency
Monthly statement transmission by post <sup>3</sup>	3 lei (in account currency equivalent)	5 lei (in account currency equivalent)
Issuance of current account statement for the current month, at the customer's request, on paper, in the BRD agency	1 eur/statement (in account currency equivalent)	free (the first account statement) 5 lei/statement (in account currency equivalent) (starting with the 2nd account statement)
Issuance of current account statement for the previous month, at the customer's request, on paper, in the BRD agency	free (the first account statement) 1 eur/ statement (in account currency equivalent) (starting with the 2nd account statement)	free (the first account statement) 5 lei/ statement (in account currency equivalent) (starting with the 2nd account statement)
Issuance of current account history, at the customer's request, on paper, in the BRD agency	3 eur/ account (in account currency equivalent) for a period<3 months, in relation to the current date 5 eur/ account (in account currency equivalent) for a period≥3 luni, in relation to the current date	15 lei/ cont account (in account currency equivalent) for a period<12 months, in relation to the current date 25 lei/ account (in account currency equivalent) for a period≥12 luni, in relation to the current date
Issuance of savings account statements, at the customer's request, on paper, in the BRD agency	free	free
Transmission of current account statement for the current month, upon customer request, by e-mail, via MyBRD Contact	-	free (the first account statement) 3 lei/ statement (in account currency equivalent) (starting with the 2nd account statement)
Transmission of the current account statement for the previous month, upon customer's request, by e-mail, via MyBRD Contact	-	free (the first account statement) 3 lei/ statement (in account currency equivalent) (starting with the 2nd account statement)
Transmission of current account history, at the client's request, by e-mail, via MyBRD Contact, for a period < 12 months, in relation to the current date	-	3 lei/account (in account currency equivalent)
Transmission of savings account history, at the client's request, by e-mail, via MyBRD Contact, for a period < 12 months, in relation to the current date	-	free

<sup>1</sup> The Bank does not open current accounts in the following currencies: AUD, CZK, PLN, JPY, BGN, MDL.

<sup>2</sup> Valid for conventions in stock, concluded until 31.12.2017, inclusively.

<sup>3</sup> 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).

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1.3 Other services	lei / foreign currency	
Adding new empowered persons	free	
Garnishments management fee <sup>4</sup>	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 <sup>5</sup>	free	
1.4 Cash operations <sup>6</sup>	lei	foreign currency
Cash deposits at the counter (account Holders, empowered persons or in the accounts of other individuals)	free	free <sup>7</sup>
Cash deposits at the counter in the accounts of juridical persons	0.60%, min. 2 lei	-
Cash withdrawal at the counter <sup>8</sup>	1.5%, min. 15 lei	1.5%, min. 5 eur (or equiv.)
1.5 Penalty interest for unauthorized overdraft, for current accounts with debit card attached, calculated on the debit balance of the account	lei	foreign currency
	23%/year	EUR: 13%/year USD: 0%/year

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

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

<sup>6</sup> Percentages apply to transaction value

<sup>7</sup> 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.

<sup>8</sup> Cash withdrawals from loans are not charged

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<b>1.6 Opening and managing current accounts with basic services<sup>8</sup></b>		<b>LEI</b>
<b>1.6.1 Current account with basic services for vulnerable customers<sup>9</sup>:</b>		
<b>Required operations for:</b>		
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
<b>Services that allow cash withdrawals from the account:</b>		
Cash withdrawals in lei at the counter		free
Cash withdrawals in lei at BRD ATM's <sup>11</sup>		free
Cash withdrawals in lei at ATMs of other Banks from Romania <sup>11</sup>		free
<b>Payment operations:</b>		
Intra-banking (BRD-BRD) and inter-banking (BRD-other Banks) Direct Debit Payments through a payment card, including online payments <sup>11</sup>		the first 10 payment operations/ month are free <sup>12</sup>
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 <sup>11</sup>		
Bills payments at banking terminals (ATM/ ROBO/ POS)/ online <sup>11</sup>		
<b>1.6.2 Current account with basic services for invulnerable customers<sup>10</sup>:</b>		<b>LEI</b>
<b>Required operations for:</b>		
Account opening fee		free
Account management fee		6 lei/ month
Account closure fee		free
Cash deposits in lei, in the account, at the counter (Account Holder)		free
<b>Services that allow cash withdrawals from the account:</b>		
Cash withdrawals in lei at the counter		free
Cash withdrawals in lei at BRD ATM's <sup>11</sup>		free
Cash withdrawals in lei at ATMs of other Banks from Romania <sup>11</sup>		free
Cash withdrawals at ATMs of Banks abroad (foreign Banks) <sup>11</sup>		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”

<sup>8</sup>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

<sup>9</sup>**Financially vulnerable customers** - customers whose monthly income does not exceed the equivalent of 60% of the gross average income per economy (below 4.540 lei as gross), projected in the latest macroeconomic forecast, i.e the autumn forecast, published by the National Prognosis Commission in 2023 for 2024, or whose income over the past 6 months does not exceed the equivalent of 60% of the gross average income per economy

<sup>10</sup>**Financially invulnerable customers** - customers whose monthly income exceeds the equivalent of 60% of the gross average income per economy (over 4.540 lei as gross)

<sup>11</sup>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”

<sup>12</sup>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 <sup>8</sup>	CARD SENIOR
<b>Products and services included for free</b>					
Standard current account	✓lei	✓lei	✓eur	✓lei	✓lei
Debit card	✓ISIC	✓ Mastercard/VISA Standard	✓MasterCard Standard	✓MasterCard/VISA Standard/A la Carte	✓ Mastercard/Visa Standard
Remote banking services (optional in the package)	✓ MyBRD Contact, YOU BRD online banking service	✓ MyBRD Contact, YOU BRD online banking service	✓ YOU BRD online banking service	✓ MyBRD Contact, YOU BRD online banking service	✓ MyBRD Contact, MyBRD SMS, YOU BRD online banking service
Savings account (optional)	-	✓Atucont lei	-	✓Atucont lei	✓Atucont lei
Automatic subscription in investment funds (optional)	-	✓	✓	✓	✓
<b>Free operations included in the package/month</b>					
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	✓unlimited in lei	✓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	✓unlimited in lei	✓unlimited in lei	-	✓unlimited in lei	-
Credit transfer – Intrabanking payments via YOU BRD online banking service	✓unlimited in lei	✓unlimited in lei	✓unlimited in eur	✓unlimited in lei	✓unlimited in lei
Credit transfer – Interbanking payments via YOU BRD online banking service	✓unlimited in lei	standard - 50%	-	✓unlimited in lei	-
PIN changes at BRD ATM/ List of the last 10 autorised transactions issued at BRD ATM's	-	-	-	✓unlimited	-
<b>Other Benefits</b>					
Savings account management fee	-	standard - 100%	-	standard - 100%	standard - 100%
Loan file analysis fee <sup>1</sup>	-	-	-	standard - 50%	standard - 20%
Annual management fee for Standard credit card <sup>2</sup>	-	standard - 100%	-	standard - 100%	standard - 100%
Annual management fee for Gold credit card <sup>2</sup>	-	-	-	standard - 100%	-
Credit transfer – Interbanking payments in foreign currency 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/Mobile Plus <sup>3</sup>	-)	8/9 usd/year (equiv. in account currency)	8/9 EUR/year	8/9 usd/year (equiv. in account currency)	8/9 usd/year (equiv. in account currency)
<b>Monthly package maintenance fee</b>					
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 <sup>4</sup>	3 eur/month	0 lei/month <sup>4</sup>	1.9 lei/month
<b>Package closing fee</b>	0 lei	0 lei	0 eur	0 lei	0 lei

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Products and services packages	CARD GOLD LEI <sup>8</sup>	CARD GOLD EUR	CARD PLATINUM LEI
<b>Products and services included for free</b>			
Standard current account	✓ lei	✓ eur	✓ lei
Debit card	✓ Mastercard/Visa Gold	✓ Mastercard Gold	✓ MasterCard Platinum
Remote banking services (optional in the package)	✓ MyBRD Contact, YOU BRD online banking service	✓ MyBRD Contact, YOU BRD online banking service	✓ MyBRD Contact, YOU BRD online banking service
Savings account (optional)	✓ Atucont lei	-	✓ Atucont lei
Automatic subscription in investment funds (optional)	✓	✓	✓
<b>Free operations included in the package/month</b>			
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 <sup>5</sup>	✓ 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 YOU BRD online banking service	✓ unlimited in lei	✓ unlimited in eur	✓ unlimited in lei
Credit transfer – Interbanking payments via YOU BRD online banking service	✓ unlimited in lei	-	✓ unlimited in lei
PIN changes at ATM BRD/ List of the last 10 autorised transactions issued at BRD ATM's	✓ unlimited	✓ unlimited	✓ unlimited
<b>Other Benefits</b>			
Savings account management fee	0 lei	-	0 lei
Loan file analysis fee <sup>1</sup>	standard - 50%	-	standard - 50%
Annual management fee for Standard credit card and Gold credit card <sup>2</sup>	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 <sup>6</sup>	2 lei/ month	-	2 lei/ month
Credit transfer – Interbanking payments in foreign currency 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/Mobile Plus <sup>3</sup>	8/9 usd/year (equiv. in account currency)	8/9 EUR/year	8/9 usd/year (equiv. in account currency)
Travel insurance (free)	✓	✓	✓
BRDAV Avantaj 2 Clasic (free – only for the package owner)	✓	-	✓
<b>Monthly package maintenance fee</b>			
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 <sup>4</sup>	0 eur/month <sup>4</sup>	0 lei/month <sup>4</sup>
<b>Package closing fee</b>	0 lei	0 lei	0 lei

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<b>Products and services packages</b>		<b>PREMIER LEI</b>	<b>PREMIER EUR</b>
<b>Products and services included for free</b>			
Standard current account	- Support for the package (mandatory in the package)	✓ lei	✓ eur
	- Supplementary (optional in the package)	✓ max. 2 accounts in lei	✓ max. 2 accounts in eur
Debit card	- one principal card for the package owner (mandatory in the package)	✓ MasterCard Platinum	✓ MasterCard Platinum
	- one supplementary card for the designated user appointed by the owner	✓ MasterCard Platinum	✓ MasterCard Platinum
Remote banking services (optional in the package)		✓ MyBRD Contact, YOU BRD online banking service, MyBRD SMS	✓ MyBRD Contact, YOU BRD online banking service, MyBRD SMS
Savings account (optional)		✓ Atucont lei	-
Automatic subscription in investment funds (optional)		✓	✓
<b>Free operations included in the package/month</b>			
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 <sup>5</sup>
Cash withdrawals from ATM other banks from abroad (principal card and designated card user)		✓ unlimited	✓ unlimited
SMS Banking service		✓ unlimited alerts	✓ unlimited alerts
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 YOU BRD online banking service		✓ unlimited in lei	✓ unlimited in eur
Credit transfer – Interbanking payments via YOU BRD online banking service		✓ unlimited in lei	-
PIN changes at ATM BRD/ List of the last 10 autorised transactions issued at BRD ATM's		✓ unlimited	✓ unlimited
<b>Other Benefits</b>			
Savings account management fee		0 lei	standard - 100%
Annual management fee for Platinum, Gold credit card		standard - 100%	standard - 100%
Credit transfer – Interbanking payments in foreign currency to beneficiaries from countries outside the single euro payment area, ordered over the counter		-	7 eur/operation
Credit transfer – Interbanking payments in foreign currency to beneficiaries from countries outside the single euro payment area, ordered via YOU BRD online banking service		-	5 eur/operation
Confort Platinum insurance – only for the package owner <sup>7</sup>		7 usd/year (equiv. in account currency)	7 EUR/year
BRDAV Avantaj 2 Clasic (free – only for the package owner)		✓	✓
Travel insurance (free)		✓	✓
<b>Monthly package maintenance fee</b>			
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 <sup>4</sup>	0 lei/month <sup>4</sup>
<b>Package closing fee</b>			
		0 lei	0 lei

<sup>1</sup> The discount applies for any type of credit (except for Prima Casă). 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.

<sup>2</sup> 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.

<sup>3</sup> 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).

<sup>4</sup> 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 4<sup>th</sup> 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.

<sup>5</sup> The cash withdrawals in EUR from other banks' ATMs in Romania are possible depending on the banks' offer.

<sup>6</sup> Optional service included in the package with special tariff, that is charged separate from the monthly package management fee.

<sup>7</sup> 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.

<sup>8</sup> The monthly package management fee is 0 (zero) lei/month for the lifetime of the package, for customers who apply online for the package offer within the BLACK FRIDAY Campaign, in the period 11– 13.11.2022 on the campaign page [www.brd.ro/yey-friday](http://www.brd.ro/yey-friday) and the package subscription is done in any BRD branch, until 15.12.2022.



Products and services packages	CARD SOLIDUARITY LEI*	CARD SOLIDUARITY EUR*
<b>Products and services included for free</b>		
Standard current account	✓lei	✓eur
Debit card	✓MasterCard Standard	✓MasterCard Standard
Remote banking services (optional in the package)	✓MyBRD Contact	✓MyBRD Contact
<b>Free operations included in the package/month</b>		
Cash withdrawals from BRD ATM's	✓unlimited in lei	✓unlimited in lei
Cash withdrawals from BRD counter	-	✓3 in eur
Credit transfer – Intrabanking incomings	✓unlimited in lei	✓unlimited in eur
Credit transfer – Interbanking incomings	✓unlimited in lei	✓unlimited in eur
Credit transfer – Intrabanking payments ordered at the counter	✓unlimited in lei	✓unlimited in eur
Credit transfer – Interbanking payments ordered at the counter	✓unlimited in lei	✓unlimited in eur
PIN changes at BRD ATM	✓unlimited	✓unlimited
List of the last 10 autorised transactions issued at BRD ATM's	✓unlimited	✓unlimited
<b>Other Benefits</b>		
Annual management fee for debit card	standard - 100%	standard - 100%
<b>Monthly package maintenance fee</b>	0 lei	0 eur
<b>Package closing fee</b>	0 lei	0 eur

\*Available only to Ukrainian citizens who present a valid Ukrainian passport, with a visa to enter Romania starting with 24.02.2022

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## 3. NON-CASH OPERATIONS<sup>1</sup>

3.1 CREDIT TRANSFERS - PAYMENTS <sup>2</sup>	Intrabanking circuit (BRD - BRD)		Interbanking circuit (BRD - other banks)	
LEI	Counter	Online*	Counter	Online*
Payments between accounts of the same client	15 lei/ operation	free	-	-
Payments between BRD clients	15 lei/ operation	free (including bills payment)	-	-
Garnishment payments between BRD clients	15 lei/ operation	-	-	-
Standard interbanking payments	-	-	18 lei/ operation <sup>3</sup>	3.5 lei/ operation <sup>4</sup>
Instant interbanking payments	-	-	-	3.5 lei/ operation <sup>5</sup>
Interbanking garnishments payments	-	-	18 lei/ operațiune <sup>3</sup>	-
External payments to beneficiaries from countries belonging to the single euro payments area <sup>6</sup>	-	-	18 lei/ operation	3.5 lei/ operation
External payments to beneficiaries from countries outside single euro payment area <sup>6</sup>	-	-	0.20% min. 20 eur, max. 1.000 eur + ReGIS (BNR) fee	0.15% min. 10 eur + ReGIS (BNR) fee
External fee ("OUR" payments only) <sup>7</sup> - external payments in lei to beneficiaries from countries outside the EU/ EEA <sup>8</sup>	-		20 eur (in account currency equivalent)	10 eur (in account currency equivalent)
FOREIGN CURRENCY	Counter	Online*	Counter	Online*
EUR				
Payments between accounts of the same client	15 lei/ operation (in account currency equivalent)	free	-	-
Payments between BRD clients	15 lei/ operation (in account currency equivalent)	free	-	-
Payments in EUR to beneficiaries from countries belonging to the single euro payment area <sup>6</sup>	-	-	18 lei/ operation (in account currency equivalent)	3.5 lei/ operation (in account currency equivalent)
Payments in EUR to beneficiaries from countries outside the single euro payment area <sup>6</sup>	-	-	0.20% min. 20 eur, max. 1.000 eur	0.15% min. 10 eur
OTHER CURRENCIES <sup>9</sup>				
Payments between accounts of the same client	15 lei/ operation (in account currency equivalent)	free	-	-
Payments between BRD clients	15 lei/ operation (in account currency equivalent)	free	-	-
Interbanking payments	-	-	0.20% min. 20 eur, max. 1.000 eur (in account currency equivalent)	0.15% min. 10 eur (in account currency equivalent)
External fee ("OUR" payments only) <sup>7</sup> - payments outside the EU/ EEA <sup>8</sup> , regardless of the currency	-		20 eur (in account currency equivalent)	10 eur (in account currency equivalent)
Urgency fee (currency date: today)	-		30 eur/ operation (in account currency equivalent)	
OTHER SERVICES				
Payment modifications/ cancellation/investigations	-	-	30 eur (in account currency equivalent)	

3.2 CREDIT TRANSFERS - INCOMINGS	Intrabanking circuit (BRD - BRD)	Interbanking circuit (other banks - BRD)
<b>LEI</b>		
Incomings	free	4 lei/ operation
<b>FOREIGN CURRENCY</b>		
Incomings	free	free
IBAN code repairs (erroneous IBAN)	-	7 eur (in account currency equivalent)
<b>OTHER SERVICES</b>		
Incoming modifications/ cancellations <sup>10</sup>	-	30 eur (in account currency equivalent)
Incoming investigations <sup>10</sup>		30 eur (in account currency equivalent)

## \*YOU BRD online banking service

<sup>1</sup>If 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; <sup>2</sup>Percentages apply to transaction value; <sup>3</sup>Includes 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; <sup>4</sup>Includes the SENT (TRANSFOND) fee of 0.51 lei for low-value standard interbank payments (< 50.000 lei); for high-value payments (≥ 50.000 lei), the ReGIS (NBR) fee of 6 lei is charged; <sup>5</sup>Includes the SENT (TRANSFOND) fee of 0.45 lei for low-value instant interbank payments (< 50.000 lei); <sup>6</sup>The list of the countries included in SEPA zone (Single Euro Payments Area) may be consulted at <https://www.europeanpaymentscouncil.eu>; <sup>7</sup>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; <sup>8</sup>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, Iceland, Liechtenstein, Norway, Switzerland; <sup>9</sup>The transactions of credit transfer type – intra and interbanking payments, foreign exchange ordered through YOU BRD online banking service 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; <sup>10</sup>It 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.

# Fees and Commissions Guide

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Standing order <sup>1</sup>	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 <sup>2</sup>	Counter	Online*	Counter	Online*
	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) <sup>3</sup>	
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)

Incomings and payments <sup>5</sup> - 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

## 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 <sup>6</sup>
Mini-statement	0.90 lei (equiv. in the account currency )
MyBRD SMS attached to Standard/ Gold credit cards with installments	Free <sup>7</sup>
YOU BRD online banking service	
Management	free
MyBRD Contact Call Center service	
Management	free

### \* YOU BRD online banking service

<sup>1</sup>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; <sup>2</sup>The SENT (TRANSFOND) fee for direct debit instructions in the interbanking system is supported by the payee; <sup>3</sup>For every suboperation made within documentary payment order (endorsement, issue, payment, etc.), minimum 1 SWIFT message will be send/ retained; <sup>4</sup>To be eliminated starting from 01st of March 2019; <sup>5</sup>Includes the fee of 0.88 lei charged by SENT (TRANSFOND) for incomings; SENT (TRANSFOND) does not charge fee for payments; <sup>6</sup>Free for the Platinum credit card, <sup>7</sup>The cost of MyBRD SMS subscription and SMS's sent by the Bank is 0; <sup>8</sup>Fees applicable for clients enrolled in the service until 26.04.2021.

## 5. Debit card - current offer

Debit cards	LEI							FOREIGN CURRENCY		
Fees for operations related to cards	Youth	Electronics	Standard	Transport	A la Carte	Gold	Platinum	Standard	Gold	Platinum
Card issuing	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 <sup>1</sup>	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
Emergency card replacement abroad for Visa Cards	n/a	n/a	225 usd	n/a	225 usd	225 usd	n/a	225 usd	n/a	n/a
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*	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	35 usd/ access/ pers	n/a	n/a	35 usd/ access /pers
3DSecure activation	free	free	free	free	free	free	free	free	free	free
<b>Card delivery by courier<sup>2</sup></b> (applicable from 15.07.2022)	14 lei	14 lei	14 lei	14 lei	14 lei	gratuit	gratuit	14 lei	free	free
	<b>Debit cards in lei</b> <b>Youth:</b> BRD – ISIC <b>Electronics:</b> Maestro Universitatea Bucuresti <b>Standard:</b> Visa Standard, Mastercard Standard <b>Transport:</b> Mastercard Standard Transport STB <b>A la Carte:</b> Mastercard “A la Carte” , Visa “A la Carte” <b>Gold:</b> Mastercard Gold, Visa Gold <b>Platinum:</b> Platinum Debit							<b>Debit cards in foreign currency</b> <b>Standard:</b> Visa Standard USD, Mastercard Standard EUR <b>Gold:</b> Mastercard Gold EUR <b>Platinum:</b> Platinum EUR		

<sup>1</sup>The card administration fee is charged annually, as follows: in the first year, on the card issue date, and in subsequent years on the 26th of the anniversary month of the card issue. <sup>2</sup>By exception, for cards included in current account packages opened online via [www.brd.ro](http://www.brd.ro), delivery is free of charge. \* **BRD Mastercard Gold:** 4 free admissions per year / airport for the cardholder and 2 free admissions per year/ airport for guests in the Business Lounges from Henri Coanda Bucuresti, Cluj, Timisoara, Sibiu and Viena. Provided you have made at least one POS or e-commerce transaction settled in the last 30 days, but no later than 4 days before you enter the lounge. Access is only allowed for valid cards (the card is not blocked, reported lost or stolen and can be used for payment transactions). **BRD Visa Gold:** 3 free admissions per year/ airport for the cardholder in the Business Lounges from Henri Coandă Bucharest, Cluj and Timisoara. Provided that you have made POS or online transactions of at least 5000 lei in the last 30 days, but no later than 4 days before you enter the lounge. **BRD Platinum Mastercard:** free admissions for the cardholder and 8 free admissions per year/ airport for guests in the Business Lounges from Henri Coanda Bucuresti, Cluj, Timisoara, Sibiu and Viena. Provided you have made at least one POS or e-commerce transaction settled in the last 30 days, but no later than 4 days before you enter the lounge. Access is only allowed for valid cards (the card is not blocked, reported lost or stolen and can be used for payment transactions).

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PRIVATE INDIVIDUALS

## Debit card<sup>3</sup> - current offer

	LEI							FOREIGN CURRENCY		
Fees for ATM/POS transactions	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 only for Visa cards	n/a	n/a	150 eur	n/a	150 eur	150 eur	n/a	150 eur	n/a	n/a
Balance inquiry										
ATM/ROBO BRD	free	free	free	free	free	free	free	free	free	free
ATM other banks from Romania <sup>4</sup> / 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
	<b>Debit cards in lei</b> <b>Youth:</b> BRD – ISIC <b>Electronics:</b> Maestro Universitatea Bucuresti <b>Standard:</b> Visa Standard, Mastercard Standard <b>Transport:</b> Mastercard Standard Transport STB <b>A la Carte:</b> Mastercard “A la Carte” , Visa “A la Carte” <b>Gold:</b> Mastercard Gold, Visa Gold <b>Platinum:</b> Platinum Debit							<b>Debit cards in foreign currency</b> <b>Standard:</b> Visa Standard USD, Mastercard Standard EUR <b>Gold:</b> Mastercard Gold EUR <b>Platinum:</b> Platinum EUR		

<sup>3</sup>Percentages apply to transaction value

<sup>4</sup>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<sup>1</sup>

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 <sup>2</sup>	150 lei <sup>2</sup>	450 lei
Annual maintenance supplementary card	free	free	450 lei
Card replacement	15 lei	15 lei	free
PIN regeneration	12 lei	12 lei	free
Unjustified chargeback request	30 lei	30 lei	30 lei
Account statement issuing - online through YOU BRD online banking service or in BRD agency	free	free	free
Account statement sent by MyBRD Contact via email for the last transactional cycle (entering in force starting 15.07.2022)	free ( for the first account statement ) 3 lei/account statemnet starting with the second		
Account statement sent by MyBRD Contact via e-mail for previous transactional cycles e (for maximum 12 previous transactional cycles, entering in force starting 15.07.2022)	3 lei/ account statement		
Account statement sent through mail	5 lei	5 lei	5 lei
Transaction list sent by MyBRD Contact via e-mail (for maximum 12 previous months, entering in force starting 15.07.2022)	3 lei/ account	3 lei/ account	3 lei/ account
<b>Credit line related fees</b>			
Unique commission for additional services requested by the customer	50 eur (lei equiv.)	50 eur (lei equiv.)	50 eur (lei equiv.)
<b>ATM/ POS usage related fees</b>			
<b>Cash withdrawals</b>			
ATM BRD/ ATM local banks/ ATM banks from abroad	free	free	free
POS local banks/ POS banks from abroad	free	free	free
<b>Balance inquiry</b>			
MyBRD Contact/ ATM BRD	free	free	free
MyBRD SMS	n/a	n/a	free
ATM other banks	free	free	2 lei
<b>Other operations</b>			
POS payments, including online	free	free	free
Quasi-cash transactions	1% + 7 lei	1% + 7 lei	-
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*	n/a	free	free
Business lounge access (Priority Pass Program)	n/a	n/a	35 usd/ entrance/ pers

<sup>1</sup>Percentages apply to transaction value.<sup>2</sup>The annual credit card administration fee is charged: (i) in the first year of validity of the card, on the card activation date through a PIN transaction; (ii) for the following years, on the 26th of the anniversary month of the card issue. \* **BRD Mastercard Gold**: 4 free admissions per year / airport for the cardholder and 2 free admissions per year/ airport for guests in the Business Lounges from Henri Coanda Bucuresti, Cluj, Timisoara, Sibiu and Viena. Provided you have made at least one POS or e-commerce transaction settled in the last 30 days, but no later than 4 days before you enter the lounge. Access is only allowed for valid cards (the card is not blocked, reported lost or stolen and can be used for payment transactions). **BRD Platinum Mastercard**: free admissions for the cardholder and 8 free admissions per year/ airport for guests in the Business Lounges from Henri Coanda Bucuresti, Cluj, Timisoara, Sibiu and Viena. Provided you have made at least one POS or e-commerce transaction settled in the last 30 days, but no later than 4 days before you enter the lounge. Access is only allowed for valid cards (the card is not blocked, reported lost or stolen and can be used for payment transactions).

## Fees and Commissions Guide

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### 7. Loans

#### 1. LOAN REVIEW<sup>1</sup>

A. Consumer loans	lei	foreign currency
<b>a. Personal loans without object</b>		
Expresso/ Expresso ReStart	200 lei	-
Multiplan Loan	200 lei	50 eur
Expresso NonStop/ Expresso NonStop Restart	650 lei	-
<b>b. Credit lines</b>		
Individual/ ReStart Overdraft	20 lei	5 eur/ 5 usd
<b>c. Loans for studies/ students</b>		
Loan 10	100 lei	-
Loan for studies	100 lei	25 eur / 25 usd
<b>d. Loans for medical purposes</b>		
Loan for medical purposes	100 lei	25 eur
<b>e. Loans secured by frozen amounts in the account</b>		
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>B. Loans for Real Estate investments</b>		
Habitat/ Habitat ReStart mortgage loan	650 lei	200 eur <sup>3</sup>
„La Casa Mea” mortgage loan <sup>5</sup>	650 lei	-
„First House”/ „New House” mortgage loan	free	-

#### 2. LOAN MANGEMENT<sup>2</sup>

A. Consumer loans	lei	foreign currency
<b>a. Personal loans without object</b>		
Expresso/ Expresso ReStart	free	-
Multiplan Loan	0.40%/ month	0.40%/ month
Expresso NonStop/ Expresso NonStop ReStart	free	-
<b>b. Credit lines</b>		
Individual/ ReStart Overdraft	free	free
<b>c. Loans for studies/ students</b>		
Loan 10	0.32%/month	-
Loan for studies	0.32%/month	0.32%/ month
<b>d. Loans for medical purposes</b>		
Loan for medical purposes	0.40%/month	0.40%/ month
<b>e. Loans secured by frozen amounts in the account</b>		
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>B. Loans for Real Estate investments</b>		
Habitat/ Habitat ReStart mortgage loan	free	free
„La Casa Mea” mortgage loan	free	-
„First House”/ „New House” mortgage loan	free	-

<sup>1</sup>The 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 withdrawn from the Bank's offer starting 15.09.2023 (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, PREM1ER LEI/EUR, PREM1ER PLUS LEI/EUR; or by 100% for customers who contract a Credit Expresso/Expresso Restart via online platform.

<sup>2</sup>The loan management fee is applied to the loan balance.

<sup>3</sup>Habitat/ Habitat ReStart in EUR mortgage loan is 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.

<sup>4</sup>„La Casa Mea” mortgage loan is granted only to clients that purchase/build the first house and already receive or will receive their income in the BRD account for the whole period of the loan.



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3. EARLY REPAYMENT	lei	foreign currency
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 FNGCMM (National Loan Guarantee Fund for SMEs) for First House/ New House mortgage loan	0.15%/ year, calculated with reference to the value of the guarantee	
Single review fee for obtaining the guarantee promise from FNGCMM, for First House/ New House	0.15% from the value of the unilateral loan promise	
Evaluation cost (including VAT):		
Apartment	500 lei (equivalent in the loan currency)	
House	600 lei (equivalent in the loan currency)	
Land	440 lei (equivalent in the loan currency)	
Other type of real estate	550 – 3.300 lei (equivalent in the loan currency)	
Future building – initial evaluation	650 lei (equivalent in the loan currency)	
Future building – intermediary evaluation	330 lei (equivalent in the loan currency)	
Future building – final evaluation	600 lei (equivalent in the loan currency)	
Note: If you choose the valuation realized by the Bank, the valuation cost is fully paid by the Bank (except for First House and New House loans)		
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

Saving 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	free	free
Interests transfer from the deposit account into the current account	free	-	-
Cash deposits	free		
Cash withdrawals at the cash desk****	lei: 1.5%, min. 15 lei foreign currency: 1.5%, min. 5 eur or equivalent		
Credit transfer - Incomings in the saving accounts	n/a	free	
	*term deposits, Progreso deposit	**Atucont <sup>1</sup>	***Atustart, Atusprint <sup>2</sup>

**Note:** SmartCont account is no longer available starting with 31.08.2015

Account opening/ closure/ management fee: free

\*\*\*\*no withdrawal fee is applied for the withdrawals performed at the cash desk (in lei or foreign currency), related to the term deposits concluded before 30.07.2002.

<sup>1</sup> Atucont in USD saving accounts were eliminated from Bank's offer starting 01.03.2021, respectively Atucont in EUR starting 26.04.2021.

<sup>2</sup> Atustart, Atusprint in USD saving accounts were eliminated from Bank's offer starting 01.03.2021, respectively Atustart, Atusprint in EUR and Atusprint in LEI starting 26.04.2021.

Investment funds (OIF = open investment fund)	BRD Simfonia BRD Simplu	BRD Obligațiuni	BRD Diverso Class A and E	BRD Acțiuni Class A and E	BRD Global Class A and E	BRD Euro Fond BRD USD Fond BRD Euro Simplu	BRD ORIZONT 2035 BRD ORIZONT 2045	BRD OPORTUNITATI Class A, E and U
Account opening/ Subscription/ Redemption	free							
Cash withdrawals at the cash desk	1.5%, min. 15 lei 1.5%, 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	1.5%, min. 15 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 9 usd/ year	9 eur/ year	equiv. in lei of 7usd/ year	7 eur/ year	equiv. in RON of 7 usd/ year	
					within the product packages AZI PE+ PLATINUM for holders' cards	
Confort Mobile insurance attached to debit cards	9usd/ year (or equiv. in lei for cards in lei)	9 eur/ year	n/a		8usd/ 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 (withdrawn from the Bank's offer starting 15.09.2023), CARD SENIOR and CARD GOLD packages/ for holders' cards	
Confort Mobile Plus insurance attached to debit cards	12usd/ year (or equiv. in lei)	12 eur/ year	n/a		9usd/ year (or equiv. in lei for cards in lei)	9 eur/ year*
	the insured is the card account holder				for CLASIC, SELECT, DRUM BUN, CARD LIKE (withdrawn from the Bank's offer starting 15.09.2023), CARD ENIOR and CARD GOLD packages/ for holders' cards *for cards attached to accounts enrolled in salary conventions	

#### BRDAV Life Insurance attached to loans

<b>Unsecured consumer loans (multi-purpose personal loans, loans for studies, for medical purposes, for real estate investment, rescheduling and refinancing):</b>	
Standard case	Premium rate: 0.090%/ month (applied to the loan balance as at the time of payment)
Specific quotation case - affirmative answer to medical declaration	Premium rate: 0.018%/ month (applied to the loan balance as at the time of payment)
<b>CumVreiTu credit card and Platinum credit card</b>	Premium rate: 0.13%/ month (applied to the value of the used line of credit)
<b>Standard credit card and Gold credit card with installments</b>	Premium rate: 0.40%/ month (applied to the daily value of the used line of credit)
<b>Individual Overdraft for individuals (except Platinum)</b>	Premium rate: 0.071% /month (applied to the value of the used line of credit)
<b>Platinum Overdraft for individuals</b>	Premium rate: 0.13%/ month (applied to the value of the used line of credit)
<b>Loans for mortgage secured real estate investment - standard case/ Mortgage secured consumer loans</b>	Premium rate: 0.033%/ month (applied to the loan balance as at the time of payment)

#### Sogessur S.A. Paris – Sucursala București

#### GROUPAMA Insurances

<b>Home insurance with PAD franchise - buildings with housing purpose:</b>		<b>Fire insurance with PAD franchise - buildings with housing purpose:</b>	
residential buildings built after 1941	<b>0.10% / year</b>	residential buildings built after 1941	0.09% / year
residential buildings built before 1940 (inclusive)	<b>0.14% / year</b>	residential buildings built before 1940 (inclusive)	0.13% / year
		<b>Travel insurance for holders of Standard credit cards</b>	45 lei/ year

## 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

## Annex no. 1 – 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
<b>Products and services included</b>						
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, YOU BRD online banking service (optional)		✓ Contact, MyBRD SMS, YOU BRD online banking service	-	✓ Contact, YOU BRD online banking service	✓ Contact, YOU BRD online banking service
Travel insurance <sup>1</sup>	-	-	-	-	✓	✓
Avantaj 2 Hospitalization insurance <sup>2</sup>	-	-	-	-	✓ Clasic	✓ Clasic
Savings account	-	-	✓ lei	-	✓ lei	✓ lei
<b>Free operations/ month</b>						
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 YOU BRD online banking service	✓ unlimited	✓ unlimited	✓ unlimited	-	✓ unlimited	✓ unlimited
Credit transfer - Inter-banking payments in lei via YOU BRD online 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/ List of the last 10 autorised transactions issued at BRD ATM's	-	-	-	-	✓ unlimited	✓ unlimited
<b>Other discounts</b>						
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 <sup>st</sup> year	FREE the 1 <sup>st</sup> year
"À la carte" debit card annual maintenance fee	-	-	-	-	standard - 30%	standard - 30%
MyBRD SMS service with 20 alerts included/ month <sup>3</sup>	-	-	-	-	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 <sup>4</sup>	-	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%	-	-	-
<b>Package management commission per month</b>						
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 <sup>5</sup>	0 lei/month <sup>5</sup>

# Fees and Commissions Guide

into force starting with: **01.03.2024**

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
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 <sup>2</sup>	✓ Clasic		✓ Clasic/ Plus				-
Insurance attached to the debit card (mandatory in the 1 <sup>st</sup> year), one of the two alternatives: Confort Mobile/ Confort Mobile Plus <sup>4</sup>	✓ 6/ 8 eur/ usd /year		✓ 6/ 8 eur/ usd/ year				✓ 6/ 8 eur/year
<b>Optional products and services (included):</b> YOU BRD online 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 YOU BRD online banking service	✓ unlimited		✓ unlimited				✓ unlimited
Other discounts							
Debit card annual maintenance fee <sup>6</sup> / 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 <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	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.

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

<sup>2</sup>Insurance component included for free for the package Holder, over the lifetime of the package;

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

<sup>4</sup>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;

<sup>5</sup>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 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 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 4<sup>th</sup> 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.

<sup>6</sup>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.

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	

Components of package ranges (withdrawn from the Bank's offer starting 15.09.2023)	CARD LIKE
<b>Products and services included for free</b>	
Standard current account	✓lei
Debit card	✓ISIC/ MAEUB
Remote banking services (optional in the package)	✓ MyBRD Contact, YOU BRD online banking service
Savings account (optional)	-
Automatic subscription in investment funds (optional)	-
<b>Free operations included in the package/month</b>	
Cash withdrawals from BRD ATMs	✓unlimited in lei
Cash withdrawals from BRD counter	-
Cash withdrawals from ATM other banks from Romania	-
SMS Alerts	-
Credit transfer – Intrabanking incomings	✓unlimited in lei
Credit transfer – Interbanking incomings	✓1 in lei
Credit transfer – Intrabanking payments via YOU BRD online banking service	✓unlimited in lei
Credit transfer – Interbanking payments via YOU BRD online banking service	-
PIN changes at BRD ATM/ List of the last 10 autorised transactions issued at BRD ATM's	-
<b>Other Benefits</b>	
Savings account management fee	-
Loan file analysis fee <sup>1</sup>	standard - 20%
Annual management fee for Standard credit card <sup>2</sup>	standard - 100%
Annual management fee for Gold credit card <sup>2</sup>	-
Credit transfer – Interbanking payments in foreign currency to beneficiaries from countries outside the single euro payment area	-
Bonus over the interest rate of savings account & term deposits in case of domiciliation of the monthly incomes in BRD current accounts	-
Insurance attached to the card, optional, one of the 2 options: Confort Mobile/Mobile Plus <sup>3</sup>	6/8 usd/year (equiv. in account currency)
<b>Monthly package maintenance fee</b>	
Without fulfilling recurrent income condition in BRD current account	0 lei/month
Fulfilling recurrent income condition in BRD current account	0 lei/month
<b>Package closing fee</b>	0 lei

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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) and for insurance contracted until 14.09.2023.



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

Product name	PREMIUM package		SPRINT package	STUDENT package	e-CLICK package
Currency	LEI	EUR	LEI	LEI	EUR
<b>MANDATORY PRODUCTS AND SERVICES</b>					
Curent account	✓	✓	✓	✓	✓
Debit card	✓ Mastercard/ Visa GOLD	✓ Mastercard GOLD	✓ Sprint	✓ ISIC/ MAEUB/ Visa Electron	✓ Mastercard ePayment
Call Center MyBRD Contact	✓		✓	✓	✓
Avantaj 2 Hospitalization insurance <sup>1</sup>	✓ Plus		✓	✓	-
Confort Insurance <sup>2</sup>	✓ 5 eur/ usd/ year		✓ 5 usd/ year	✓ 5 usd/ year	✓ Confort online
<b>OPTIONAL PRODUCTS AND SERVICES</b>					
YOU BRD online banking service	✓		✓	✓	✓
SMS banking MyBRD SMS	✓		✓	✓	-
<b>FREE OPERATIONS/ MONTH</b>					
Cash withdrawals in lei at BRD ATMs	✓ 5		✓ 2	✓ 2	✓ 1
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 YOU BRD online banking service	✓ unlimited		-	✓ nelimitate	✓ unlimited
<b>OTHER DISCOUNTS</b>					
Debit card annual maintenance fee <sup>3</sup>	standard - 20%		standard - 20%	standard - 20%	standard - 20%
Loan file analysis fee <sup>4</sup>	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 <sup>5</sup>	BLACK FRIDAY Package <sup>6</sup>	BLACK FRIDAY Package <sup>7</sup>	BLACK FRIDAY Package <sup>8</sup>
<b>Promotional offer valid in:</b>	• 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
<b>PRODUCTS AND SERVICES INCLUDED</b>				
Current account	✓ lei	✓ lei	✓ lei	✓ lei
Debit card	✓ Maestro/Visa Electron lei	✓ MasterCard/Visa Standard lei	✓ Maestro/Visa Electron lei	✓ MasterCard/ Visa Standard lei
MyBRD remote banking services	✓ Contact/ SMS/ YOU BRD online banking service	✓ Contact/ SMS/ YOU BRD online banking service	✓ Contact/ YOU BRD online banking service	✓ Contact/ YOU BRD online banking service
Savings account	✓ lei	✓ lei	-	-
<b>FREE OPERATIONS/ MONTH</b>				
Cash withdrawals in lei at BRD ATM's	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Intrabanking payments in lei via YOU BRD online banking service	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Intrabanking incomings in lei and foreign exchange	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Interbanking incomings in lei	-	-	✓ unlimited	✓ unlimited
SMS alerts for crediting the current account with amounts >= 500 lei/ month	✓ 2	✓ 2	-	-
Balance inquiries at BRD ATM's	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
<b>OTHER DISCOUNTS</b>				
Loan file analysis fee	standard - 20%	standard - 20%	-	-
Annual maintenance fee for the Credit card Standard with installements	-	FREE the 1 <sup>st</sup> year	-	FREE the 1 <sup>st</sup> year
Confort Insurance <sup>9</sup>	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%	-	-
<b>PACKAGE MANAGEMENT PER MONTH</b>				
Without fulfilling recurrent income condition in BRD current account	-	-	0 lei/ month	0 lei/ month
Fulfilling recurrent income condition in BRD current account	<u>Promotional offer valid in: 30.09 - 31.12.2016</u>	<u>Promotional offer valid in: 09.07 - 01.10.2018</u>		

<ul style="list-style-type: none"> <li>• 0 lei/month, until the date of 30.11.2017, inclusively</li> <li>• 1.9 lei/month, starting with: 01.12.2017</li> </ul> <p><u>Promotional offer valid in: 21.08 - 15.10.2017</u></p> <ul style="list-style-type: none"> <li>• 0 lei/ month, until the date of 31.10.2018, inclusively</li> <li>• 1.9 lei/ month, starting with: 01.11.2018</li> </ul>	<ul style="list-style-type: none"> <li>• 0 lei/ month, until the date of 01.10.2019, inclusively</li> <li>• 1.9 lei/month, starting with: 02.10.2019</li> </ul>		
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<sup>1</sup> 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; <sup>2</sup> Insurance component included as mandatory in the 1<sup>st</sup> 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; <sup>3</sup> 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; <sup>4</sup>Except Prima Casa and car loans granted through the authorised Dacia/Renault/Nissan dealer network; <sup>5</sup>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; <sup>6</sup>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; <sup>7</sup>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; <sup>8</sup>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; <sup>9</sup> 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.

## Appendix no. 2: TREASURY OPERATIONS AND CAPITAL MARKETS

<b>GOVERNMENT AND CORPORATE SECURITIES - SECONDARY MARKET</b>		<b>lei</b>	<b>foreign currency</b>
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
<b>GOVERNMENT AND CORPORATE SECURITIES - SECONDARY MARKET</b>			
<b>A. Selling-purchasing transactions (lei and foreign currency)</b>			
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>B. Transfers without payment</b>			
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	
<b>C. REPO Contracts</b>			
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
<b>D. Pledge operations (BRD pledge beneficiary or other beneficiaries)/ Litigation</b>			
Pledge operations (pledge initiation, pledged securities replacement, pledged beneficiary replacement, pledge operation maturity, pledge execution execuțion/ sale)/ litigation			SaFIR commission
<b>E. Safekeeping (in custody) government securities held in the SaFIR system</b>			SaFIR commission + 0.03%/year
<b>CUSTODY SERVICES FOR SECURITIES</b>			
<b>A. For resident investors</b>			
<b>Safekeeping (in custody) of financial instruments</b>			
The local capital market (BVB and SIBEX) 0.03%/ year	Mature external markets 0.03%/ year	Emerging external markets 0.3%/ year	
<b>Commission for transfers settlement and processing of financial instruments to/ from a clearing, settlement and storage company authorized by ASF:</b>			
<b>1. The local capital market (BVB and SIBEX)</b>			
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
<b>"Corporate actions" activities (information about issuers, dividends collection, etc.)</b>		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>B. For non-resident investors</b> - 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
<b>"Corporate actions" activities (information about issuers, dividends collection, etc.) for companies listed on ASF regulated markets</b>		15 eur/ operation

## Fees and Commissions Guide

into force starting with: **01.03.2024**

### Appendix no. 3: DEBIT & CREDIT CARDS - OUT OF OFFER

FEES FOR OPERATIONS RELATED TO CARDS <sup>1</sup>	LEI			FOREIGN CURRENCY	Credit card LEI
	Youth	Electronics	Transport	Gold	
Card issuing/ renewal	free	free	free	free	free
Annual maintenance/ card <sup>2</sup>	10 lei (15 lei Sprint)	35 lei	25 lei	90 usd	50 lei <sup>3</sup>
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 Visa cards only	150 eur	150 eur	na	150 eur	n/a
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)
<b>Card delivery by courier<sup>2</sup></b> (applicable from 15.07.2022)	14 lei	14 lei	14 lei	free	n/a
<b>CARDS</b>	<b>Youth:</b> Cardul 10, Sprint, Sprint Transport RATB, Sprint Transport <b>Electronics:</b> Maestro, Visa Electron <b>Transport:</b> Maestro Transport, MaestroTransport RATB, Mastercard Standard Transport			Visa Gold USD	CumVreiTu

<sup>1</sup>Percentages apply to transaction value.

<sup>2</sup>The card administration fee is charged annually, as follows: in the first year, on the date of issue of the card, and in subsequent years on the 26th of the anniversary month of the card issue.

<sup>3</sup>at which the account management fee is added, respectively 6 lei/ account/ month

<sup>4</sup>By exception, for cards included in current account packages opened online via www.brd.ro, delivery is free of charge.