

Fees and Commissions Guide for Individuals

into force starting with: **23.07.2024**

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

These fees and commissions are available starting with **23rd of July 2024**.

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1. Current operations

1.1 Opening and managing accounts	lei	foreign currency
Current account opening fee ¹		free
Escrow accounts for loans management fee		free
Current account management fee	8 lei/ month/ account	15 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 ²
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	8 lei/ month/ account	15 lei/ month/ account (in account currency equivalent)
1.2 Account statement	lei / foreign currency	
Monthly statement transmission by post ³	10 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	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) 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	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	
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	

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

² Valid for conventions in stock, concluded until 31.12.2017, inclusively.

³ 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 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 operations⁶	lei	foreign currency
Cash deposits to the account of individuals performed by the owner/ empowered person ⁷	free	free ⁸
Cash deposits to the account of individuals performed by third parties ⁷	10 lei/operation	10 lei/operation (in currency equivalent)
Cash deposits at the counter in the accounts of legal entities	0.60%, min. 2 lei	-
Cash withdrawal at the counter ⁹	2%, min. 30 lei	2%, 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

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 Percentages apply to transaction value

⁷ Cash deposits for the purpose of repayment of loan instalments are non-commissionable.

⁸ 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

⁹ Cash withdrawals from loans are not charged

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1.6 Opening and managing current accounts with basic services⁸		LEI
1.6.1 Current account with basic services for vulnerable customers⁹:		
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 ¹¹	free
	Cash withdrawals in lei at ATMs of other Banks from Romania ¹¹	free
Payment operations:		
	Intra-banking (BRD-BRD) and inter-banking (BRD-other Banks) Direct Debit Payments through a payment card, including online payments ¹¹	the first 10 payment operations/ month are free ¹²
	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 ¹¹	
	Bills payments at banking terminals (ATM/ ROBO/ POS)/ online ¹¹	
1.6.2 Current account with basic services for invulnerable customers¹⁰:		
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 ¹¹	free
	Cash withdrawals in lei at ATMs of other Banks from Romania ¹¹	free
	Cash withdrawals at ATMs of Banks abroad (foreign Banks) ¹¹	free
Necessary payment operations on the territory of the European Union		
	Intra-banking (BRD-BRD) and inter-banking (BRD-other Banks) Direct Debit Payments through a payment card, including online payments ¹¹	free, except gambling transactions
Balance inquiry		
	Balance inquiry at BRD ATMs	free
	Balance inquiry via internet banking applications	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”

⁸The 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

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⁹**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

¹⁰**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)

¹¹Attaching 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”

¹²After 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 LEI	CARD DE ZI CU ZI SIMPLU LEI	CARD DE ZI CU ZI PLUS LEI	CARD START EUR
Products and services included for free					
Standard current account	- Support for the package (mandatory in the package)	✓ lei	✓ lei	✓ lei	✓ eur
	- Supplementary (optional in the package)	-	-	-	-
Debit card		✓ ISIC	✓ Mastercard/VISA Standard	✓ Mastercard/VISA Standard	✓ Mastercard Standard
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	✓ YOU BRD online banking service
Savings account (optional)		-	-	✓ 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	-
Cash withdrawals from ATM other banks from abroad		-	-	-	-
Credit transfer – Intrabanking incomings		✓ unlimited in lei	✓ unlimited in lei	✓ unlimited in lei	✓ unlimited in eur
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 lei	✓ unlimited in eur
Credit transfer – Interbanking payments via YOU BRD online banking service		✓ unlimited in lei	-	✓ unlimited in lei	-
PIN changes at BRD ATM/ List of the last 10 autorised transactions issued at BRD ATM's		-	-	✓ unlimited	-
Other benefits					
Savings account management fee		-	-	standard - 100%	-
Annual management fee for debit card		standard - 100%	standard - 100%	standard - 100%	standard - 100%
File analysis fee for consumer loans granted online		--	standard - 100%	standard - 100%	-
Credit transfer – Interbanking payments in foreign currency to beneficiaries from countries outside the single euro payment area, ordered at 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
Insurance attached to the card (optional, one of the 2 options): Confort Mobile/Mobile Plus ¹		--	-	8/9 usd/year (equiv. in account currency)	8/9 EUR/year
Monthly package maintenance fee		0 lei/month	0 ² lei/ 5 lei	0 ² lei/ 15 lei	3 eur/month
Package closing fee		0 lei	0 lei	0 lei	0 eur

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Products and services packages		CARD DE ZI CU ZI GOLD LEI	CARD GOLD EUR	CARD DE ZI CU ZI PLATINUM LEI
Produse și servicii incluse gratuit				
Standard current account	- Support for the package (mandatory in the package)	✓ lei	✓ eur	✓ lei
	- Supplementary (optional in the package)	✓ eur sau usd (a single account at client's choice)	-	✓ eur sau usd (a single account at client's choice)
Debit card	- one principal card for the package owner (mandatory in the package) attached to the standard current account support for the package	✓ Mastercard/Visa Gold	✓ Mastercard Gold	✓ Mastercard Platinum with 4 Priority Pass included
	- one supplementary card for the package owner (optional in the package) attached to the optional supplementary current account	-	-	✓ Mastercard Platinum with 4 Priority Pass included
	- one supplementary card for the designated user appointed by the owner	✓ Mastercard/Visa Gold	-	✓ Mastercard Platinum with 4 Priority Pass included
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)		✓	✓	✓
Operațiuni gratuite incluse in pachet/luna				
Cash withdrawals from BRD ATMs		✓ unlimited in lei ⁴	✓ unlimited in lei	✓ unlimited in lei ⁴
Cash withdrawals from BRD counter		-	✓ 2 in eur	-
Cash withdrawals from ATM other banks from Romania		✓ unlimited in lei ⁴	✓ unlimited in lei/eur ³	✓ unlimited in lei ⁴
Cash withdrawals from ATM other banks from abroad		✓ 4 in foreign currency ⁴	✓ 2 in foreign currency	✓ unlimited in foreign currency ⁴
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 BRD ATM/ List of the last 10 autorised transactions issued at BRD ATM's		✓ unlimited ⁴	✓ unlimited	✓ unlimited ⁴
Other benefits				
Savings account management fee		0 lei	-	0 lei
Annual management fee for debit card	principal card for the package owner attached to lei account	standard - 100%	standard - 100%	standard - 100%
	supplementary card for the package owner attached to eur account	-	-	standard - 50%
	supplementary card for the designated user	standard - 100%	-	standard - 100%
File analysis fee for consumer loans granted online		standard - 100%	-	standard - 100%
Credit transfer – Interbanking payments in foreign currency to beneficiaries from countries outside the single euro payment area, ordered at 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	-

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Insurance attached to the card (optional, one of the 2 options): Confort Mobile/Mobile Plus ¹	8/9 usd/year (equiv. in account currency)	8/9 EUR/year	8/9usd/year (equiv. in account currency)
Travel insurance (free)	✓	✓	✓
BRDAV Avantaj 2 Clasic (free – only for the package owner)	✓	-	✓
Monthly package maintenance fee	0 ² lei/ 30 lei	0 ² eur/ 5 eur	0 ² lei/ 60 lei
Package closing fee	0 lei	0 eur	0 lei

Products and services packages		PREMIER LEI	PREMIER EUR
Products and services included for free			
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)		✓	✓
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 ³
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
Other Benefits			
Savings account management fee		0 lei	standard - 100%
Loan file analysis fee ⁵		standard – 50%	standard – 50%
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 ¹		7 usd/year (equiv. in account currency)	7 EUR/year
BRDAV Avantaj 2 Clasic (free – only for the package owner)		✓	✓

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Travel insurance (free)	✓	✓
Monthly package maintenance fee	0 ² lei/ 200 lei	0 ² eur/ 50 eur
Package closing fee	0 lei	0 eur

Products and services packages		PREMIER PLUS LEI	PREMIER PLUS EUR
Products and services included for free			
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)		✓	✓
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 ³
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
Other Benefits			
Savings account management fee		0 lei	standard - 100%
Loan file analysis fee ⁵		standard – 50%	standard – 50%
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 ¹		7 usd/year (equiv. in account currency)	7 EUR/year
BRDAV Avantaj 2 Clasic (free – only for the package owner)		✓	✓
Travel insurance (free)		✓	✓
Monthly package maintenance fee		0 ² lei/ 500 lei	0 ² eur/ 100 eur
Package closing fee		0 lei	0 eur

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¹The preferential premium is charged in the currency equivalent of the paying account, separately from the monthly package administration fee. The customer who is the holder of the package may benefit from the preferential rates of the Confort premium granted in the package only for the card purchased in the package (the package's owner's card). Card de Zi cu Zi Plus lei, Card Start EUR, Card de Zi cu Zi Gold lei, Card Gold EUR, Card de Zi cu Zi Platinum lei: only one of the two Confort insurance options, optional in the package, is chosen when opening the package.

²The monthly administration fee for Card de Zi cu Zi Simplu lei package is 0 lei, if the customer performs at least 1 payment transaction per month, until the end of each month;

The monthly administration fee for Card de Zi cu Zi Plus lei package is 0 lei, under the cumulative condition of (i) recurring income of at least 1.500 lei in the current accounts held by the client at BRD and (ii) the monthly performing, by the end of each month, of a minimum of 2 (two) payment transactions;

The monthly administration fee for Card de Zi cu Zi Gold lei package is 0 lei, on the cumulative condition of (i) recurring income of at least RON 8,000/month in current accounts held by the client with BRD or the holding of resources in the BRD group of at least EUR 40,000 and (ii) the monthly performing, by the end of each month, of a minimum of 2 (two) payment transactions;

The monthly administration fee for Card Gold EUR package is EUR 0, provided that the client receives recurring income of at least RON 8,000/month in current accounts held by the client with BRD;

The monthly administration fee for Card de Zi cu Zi Platinum lei package is 0 lei with the cumulative condition of (i) recurring income of at least RON 12,000/month in current accounts held by the client with BRD or the holding of resources in the BRD group of at least EUR 60,000 and (ii) the monthly performance, by the end of each month, of a minimum of 2 (two) payment transactions.

The monthly administration fee for Prem1er lei package is 0 lei, provided that the client receives recurring income of at least EUR 150,000 in the last 12 months or holds resources in the BRD group of at least EUR 200,000/month.

The monthly administration fee for Prem1er EUR package is 0 EUR, provided that the client receives recurring income of at least EUR 150,000 in the last 12 months or holds resources in the BRD group of at least EUR 200,000/month.

The monthly administration fee for Prem1er Plus lei package is 0 lei, provided that the client receives recurring income of at least EUR 700,000 in the last 12 months or holds resources in the BRD group of at least EUR 500,000/month.

The monthly administration fee for Prem1er Plus EUR package is 0 EUR, provided that the client receives recurring income of at least EUR 700,000 in the last 12 months or holds resources in the BRD group of at least EUR 500,000/month.

Recurring income means income that fulfills the following cumulative conditions: (1) it comes from regular receipts: salaries, rents, pensions, allowances, scholarships or other types of regular income; (2) it is received in the current accounts held by the customer with BRD;

The amounts deriving from loans granted by the Bank, amounts deriving from matured deposits, credit transfer operations carried out from own accounts do not represent recurring income.

The BRD group (BRD - Groupe Société Générale SA, BRD Asigurari de Viata SA, BRD Asset Management SAI SA) holds resources within the BRD group (BRD - Groupe Société Générale SA, BRD Asigurari de Viata SA, BRD Asset Management SAI SA) means the end-of-month balance on current account, savings account, term deposit and investment products (government and corporate securities, shares and other financial instruments listed on the capital markets, structured placements, investment funds and insurance with an investment component).

The payment transactions that are taken into account when verifying the package condition are the following: (a) payments through the YOU BRD internet & mobile banking service, from any current account held by the Customer, representing intra-bank payments (except payments between accounts of the same customer), intra-bank payments with financial instruments, instant/standard interbank payments (including payments to the treasury), bill payments, and (b) payments made with the debit card included in the package, at the Acceptors' POS, including online payments (except for quasi-cash transactions), and bill payments made with the card at ATM/MBA/ROBO.

³Cash withdrawals in EUR at ATMs of other banks are possible in Romania depending on their offer.

⁴For both main and supplementary cards.

⁵The discount applies to any type of credit (except Prima Casa). The customer holding the package benefits from this discount regardless of the number of loans contracted during the period of the package and regardless of the currency of the loan.

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Products and services packages	CARD SOLIDUARITY LEI*	CARD SOLIDUARITY EUR*
Products and services included for free		
Standard current account	✓ lei	✓ eur
Debit card	✓ MasterCard Standard	✓ MasterCard Standard
Remote banking services (optional in the package)	✓ MyBRD Contact	✓ MyBRD Contact
Free operations included in the package/month		
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
Other Benefits		
Annual management fee for debit card	standard - 100%	standard - 100%
Monthly package maintenance fee	0 lei	0 eur
Package closing fee	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 OPERATIONS¹

3.1 CREDIT TRANSFERS - PAYMENTS ²	Intrabanking circuit (BRD - BRD)		Interbanking circuit (BRD - other banks)	
	LEI	Counter	Online*	Counter
Payments between accounts of the same client	25 lei/ operation	free	-	-
Payments between BRD clients	25 lei/ operation	free (including bills payment)	-	-
Garnishment payments between BRD clients	25 lei/ operation	-	-	-
Standard interbanking payments	-	-	30 lei/ operation ³	6 lei/ operation ⁴
Instant interbanking payments	-	-	-	6 lei/ operation ⁵
Interbanking garnishments payments	-	-	30 lei/ operațiune ³	-
External payments to beneficiaries from countries belonging to the single euro payments area ⁶	-	-	30 lei/ operation	6 lei/ operation
External payments to beneficiaries from countries outside single euro payment area ⁶	-	-	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) ⁷ - external payments in lei to beneficiaries from countries outside the EU/ EEA ⁸	-	-	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	25 lei/ operation (in account currency equivalent)	free	-	-
Payments between BRD clients	25 lei/ operation (in account currency equivalent)	free	-	-
Payments in EUR to beneficiaries from countries belonging to the single euro payment area ⁶	-	-	30 lei/ operation (in account currency equivalent)	30 lei/ operation (in account currency equivalent)
Payments in EUR to beneficiaries from countries outside the single euro payment area ⁶	-	-	0.20% min. 20 eur, max. 1.000 eur	0.15% min. 10 eur
OTHER CURRENCIES⁹				
Payments between accounts of the same client	25 lei/ operation (in account currency equivalent)	free	-	-
Payments between BRD clients	25 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) ⁷ - payments outside the EU/ EEA ⁸ , 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)
LEI		
Incomings	free	4 lei/ operation
FOREIGN CURRENCY		
Incomings	free	free
IBAN code repairs (erroneous IBAN)	-	7 eur (in account currency equivalent)
OTHER SERVICES		
Incoming modifications/ cancellations ¹⁰	-	30 eur (in account currency equivalent)
Incoming investigations ¹⁰		30 eur (in account currency equivalent)

***YOU BRD online 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;

²Percentages apply to transaction value; ³Includes 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; ⁴Includes 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; ⁵Includes the SENT (TRANSFOND) fee of 0.45 lei for low-value instant interbank payments (< 50.000 lei); ⁶The list of the countries included in SEPA zone (Single Euro Payments Area) may be consulted at <https://www.europeanpaymentscouncil.eu>; ⁷The 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; ⁸Countries 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; ⁹The 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; ¹⁰It 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)

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

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
YOU BRD online banking service	
Management	free
MyBRD Contact Call Center service	
Management	free

* YOU BRD online banking service

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, ⁷The cost of MyBRD SMS subscription and SMS's sent by the Bank is 0; ⁸Fees applicable for clients enrolled in the service until 26.04.2021.

5. Debit card - current offer

Debit cards	LEI						FOREIGN CURRENCY		
	Youth	Standard	Transport	A la Carte	Gold	Platinum	Standard	Gold	Platinum
Fees for operations related to cards									
Card issuing	free	free	free	free	free	free	free	free	free
Card renewal	free	free	free	free	free	free	free	free	free
Annual maintenance/ card ¹	10 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	20 lei	25 lei	50 lei	free	free	12 usd / 12 eur	free	free
Emergency card replacement abroad for Visa Cards	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	free	free	n/a	free	free
Business Lounge access via the Priority Pass programme	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
Card delivery by courier ²	14 lei	14 lei	14 lei	14 lei	gratuit	gratuit	14 lei	free	free
	Debit cards in lei Youth: BRD – ISIC 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		

¹The 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. ²By exception, for cards included in current account packages opened online via 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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Debit card³ - current offer

Fees for ATM/POS transactions	LEI						FOREIGN CURRENCY		
	Youth	Standard	Transport	A la Carte	Gold	Platinum	Standard	Gold	Platinum
Cash withdrawals									
ATM BRD	1% min. 5 lei					1%	1% min. 5 lei (equiv usd/ eur)		1%
ATM/POS other banks from Romania	1% + 10 lei					1% + 10 lei			
ATM/POS, in EUR, other banks from European Union	1% +10 lei					1% +10 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	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
ATM other banks from Romania ⁴ / 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
Bill payments at ATM/ ROBO/ POS/ online	free	free	free	free	free	free	free	free	free
Quasi-cash transactions	1.3% + 10 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 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		

³Percentages apply to transaction value

⁴Exception: 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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PRIVATE INDIVIDUALS

6.Credit cards

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 ²	150 lei ²	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 e-mail for the last transactional cycle	free (for the first account statement) 3 lei/account statement starting with the second		
Account statement sent by MyBRD Contact via e-mail for previous transactional cycles (for maximum 12 previous transactional cycles)	3 lei/ account statement		
Account statement sent through mail	10 lei	10 lei	10 lei
Transaction list sent by MyBRD Contact via e-mail (for maximum 12 previous months)	3 lei/ account	3 lei/ account	3 lei/ account
Credit line related fees			
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
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
Quasi-cash transactions	1.3% + 10lei	1.3% + 10 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 airports*	n/a	free	free
Business lounge access (Priority Pass Program)	n/a	n/a	35 usd/ entrance/ pers

¹Percentages apply to transaction value.²The 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).

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7. Loans

1. LOAN REVIEW¹

	lei	foreign currency
A. Consumer loans		
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
c. Loans for studies/ students		
Loan 10	100 lei	-
Loan for studies	100 lei	25 eur / 25 usd
d. Loans for medical purposes		
Loan for medical purposes	100 lei	25 eur
e. 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
„La Casa Mea” mortgage loan ⁵	650 lei	-
„First House”/ “New House” mortgage loan	free	-

2. LOAN MANGEMENT²

	lei	foreign currency
A. Consumer loans		
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
c. Loans for studies/ students		
Loan 10	0.32%/month	-
Loan for studies	0.32%/month	0.32%/ month
d. Loans for medical purposes		
Loan for medical purposes	0.40%/month	0.40%/ month
e. 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
„La Casa Mea” mortgage loan	free	-
„First House”/ “New 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 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.

²The 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 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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	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/ 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 FNGCIMM, 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)	
<i>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)</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

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: 2%, min. 30 lei foreign currency: 2 %, min. 5 eur or equivalent	
Credit transfer - Incomings in the saving accounts	n/a	free	
	<i>*term deposits, Progreso deposit</i>	<i>**Atucont¹</i>	<i>***Atustart, Atusprint²</i>

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.

¹ Atuccont in USD saving accounts were eliminated from Bank's offer starting 01.03.2021, respectively Atuccont in EUR starting 26.04.2021.

² 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						2%, min. 30 lei 2%, 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	2%, min. 30 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
Confort Mobile Plus insurance attached to debit cards	12usd/ year (or equiv. in lei)	12 eur/ year			n/a	
	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			
	the insured is the card account holder		*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 medical declaration	Premium rate: 0.018%/ 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: 0.033%/ month (applied to the loan balance as at the time of payment)

Sogessur S.A. Paris – Sucursala București

GROUPAMA Insurances

Home insurance with PAD franchise - buildings with housing purpose:		Fire insurance with PAD franchise - buildings with housing purpose:	
residential buildings built after 1941	0.115%/ year	residential buildings built after 1941	0.09% / year
residential buildings built before 1940 (inclusive)	0.161% / year	residential buildings built before 1940 (inclusive)	0.13% / year
Travel insurance for holders of Standard credit cards			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

Products and services packages	CARD LIKE (withdrawn from the Bank's offer starting 15.09.2023)	CARD START LEI	CARD DE ZI CU ZI LEI ⁸	CARD SENIOR
	(withdrawn from the Bank's offer starting 23.07.2024)			
Products and services included for free				
Standard current account	✓lei	✓lei	✓lei	✓lei
Debit card	✓ISIC/MAEUB	✓ Mastercard/VISA 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	✓ 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)	-	✓	✓	✓
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	-	-	-	-
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 lei	✓unlimited in lei
Credit transfer – Interbanking incomings	✓ 1 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 lei	✓unlimited in lei
Credit transfer – Interbanking payments via YOU BRD online banking service	-	standard - 50%	✓unlimited in lei	-
PIN changes at BRD ATM/ List of the last 10 autorised transactions issued at BRD ATM's	-	-	✓unlimited	-
Other benefits				
Savings account management fee	-	standard - 100%	standard - 100%	standard - 100%
Annual management fee for debit card	standard - 100%	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 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	-	-	-	According to the list of interests rates in force
Insurance attached to the card, optional, one of the 2 options: Confort Mobile/Mobile Plus ³	6/8 usd/year (equiv. in account currency)	8/9 usd/year (equiv. in account currency)	8/9 usd/year (equiv. in account currency)	8/9 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	12 lei/month	3.9 lei/month
Fulfilling recurrent income condition in BRD current account	0 lei/month	0 lei/month ⁴	0 lei/month ⁴	1.9 lei/month

Package closing fee	0 lei	0 lei	0 lei	0 lei
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Products and services packages (withdrawn from the Bank's offer starting 23.07.2024)

Products and services included for free

	CARD GOLD LEI⁶	CARD PLATINUM LEI
Standard current account	✓lei	✓lei
Debit card	✓Mastercard/Visa Gold	✓MasterCard Platinum
Remote banking services (optional in the package)	✓ 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)	✓	✓

Free operations included in the package/month

Cash withdrawals from BRD ATMs	✓unlimited in lei	✓unlimited in lei
Cash withdrawals from BRD counter	-	-
Cash withdrawals from ATM other banks from Romania	✓unlimited in lei	✓unlimited in lei
Cash withdrawals from ATM other banks from abroad	✓2	✓unlimited
Credit transfer – Intrabanking incomings	✓unlimited in lei	✓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 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

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%
Annual management fee for A la Carte debit card	standard - 30%	standard - 30%
MyBRD SMS service with 20 alerts included/month ⁵	2 lei/ month	2 lei/ month
Credit transfer – Interbanking payments in foreign currency to beneficiaries from countries outside the single euro payment area	-	-
Insurance attached to the card (optional, one of the 2 options): Confort Mobile/Mobile Plus ³	8/9 usd/year (equiv. in account currency)	8/9 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	50 lei/month
Fulfilling recurrent income condition in BRD current account	0 lei/month ⁴	0 lei/month ⁴

Package closing fee

	0 lei	0 lei
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¹The 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.

²The 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.

³Insurance 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).

The Card Like package customer can benefit from preferential rates of the Confort premium granted in the package only for the insurance taken out until 14.09.2023.

⁴The monthly package management fee is 0 (zero) lei/month, under the condition of: recurrent incomes encashments, for Card Start lei, Card de Zi cu Zi lei, Card Gold lei, Card Platinum lei packages.

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. Amounts coming from loans granted by the Bank, deposits which reach maturity, credit transfers between own accounts are not considered regular income.

In case the condition of regular income encashment stated above is 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.

⁵Optional service included in the package with special tariff, that is charged separate from the monthly package management fee.

⁶The 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 and the package subscription is done in any BRD branch, until 15.12.2022.

Fees and Commissions Guide

PRIVATE INDIVIDUALS

into force starting with: **23.07.2024**

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, 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 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 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
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/month⁵	0 lei/month⁵

Fees and Commissions Guide

into force starting with: **23.07.2024**

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	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): 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 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.

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 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	

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Current account with basic services for non-vulnerable customers ¹ (withdrawn from the Bank's offer starting 16.06.2024):		LEI
Required operations for:		
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
Services that allow cash withdrawals from the account:		
Cash withdrawals in lei at the counter		free
Cash withdrawals in lei at BRD ATM's ²		free
Cash withdrawals in lei at ATMs of other Banks from Romania ²		free
Cash withdrawals at ATMs of Banks abroad (foreign Banks) ²		free

¹**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)

²Attaching 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”

■ 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					
YOU BRD online banking service	✓		✓	✓	✓
SMS banking MyBRD SMS	✓		✓	✓	-
FREE OPERATIONS/ MONTH					
Cash withdrawals in lei at BRD ATMs	✓ 5		✓ 2	✓ 2	✓ 1
Balance inquiries at any BRD ATM	✓ unlimited		✓ unlimited	✓ unlimited	✓ unlimited
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
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	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/ YOU BRD online banking service	✓ Contact/ SMS/ YOU BRD online banking service	✓ Contact/ YOU BRD online banking service	✓ Contact/ YOU BRD online banking service	Contact, YOU BRD online 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 YOU BRD online 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					
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	Promotional offer valid in: 30.09 - 31.12.2016 • 0 lei/month, until the date of 30.11.2017, inclusively	Promotional offer valid in: 09.07 - 01.10.2018 • 0 lei/ month, until the date of 01.10.2019, inclusively			

- 1.9 lei/month, starting with:
01.12.2017
- Promotional offer valid in: 21.08 - 15.10.2017
- 0 lei/ month, until the date of
31.10.2018, inclusively
- 1.9 lei/ month, starting with:
01.11.2018

- 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; ⁴ Except Prima Casa and car loans granted through the authorised Dacia/Renault/Nissan dealer network; ⁵ 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; ⁶ 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; ⁷ 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; ⁸ 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; ⁹ 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

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 + 0.03%/year
CUSTODY SERVICES FOR SECURITIES		
A. For resident investors		
Safekeeping (in custody) of financial instruments		
The local capital market (BVB and SIBEX)	Mature external markets	Emerging external markets
0.03%/ year	0.03%/ year	0.3%/ year
Commission for transfers settlement and processing of financial instruments to/ from a clearing, settlement and storage company authorized by ASF:		
1. The local capital market (BVB and SIBEX)		
Transactions settlement/ Financial instruments transfer from BRD custody in custody of another bank/ Section 1 of the Central Depository		0.03%
Transfer of financial instruments in BRD's custody		free
2. External markets		

Mature markets, transactions settlement 30 eur/ transaction	Emerging markets, transactions settlement 35 eur/ transaction	Change/ Cancel transactions 10 eur/ transaction
"Corporate actions" activities (information about issuers, dividends collection, etc.)		min. 10 lei/ operation
If the total monthly cumulated value of commissions for safekeeping services provided for financial instruments on local markets and of commissions for safekeeping financial instruments on external markets does not exceed 10 eur (calculated at the rate published in the last working day of the month), a commission of 10 eur for safekeeping will be charged. The 10 eur commission will not be charged if the client has no holdings in the portfolio.		min. 10 eur/ month
B. For non-resident investors - keeping securities in boxes		
min. 0.20% / year up to 10 millions lei	min. 0.10% / year 10 - 50 millions lei	min. 0.04%/ year above 50 millions lei
Processing transfers with securities - delivery and receipt of securities to/ from a clearing, settlement and storage company authorized by CNVM		45 eur/ transaction
"Corporate actions" activities (information about issuers, dividends collection, etc.) for companies listed on ASF regulated markets		15 eur/ operation

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Appendix no. 3: DEBIT - OUT OF OFFER

FEES FOR OPERATIONS RELATED TO CARDS ¹	LEI		
	Youth	Electronics	Transport
Card issuing/ renewal	free	free	free
Annual maintenance/ card ²	10 lei (15 lei Sprint)	35 lei	25 lei
Card replacement in Romania	10 lei (15 lei Sprint)	14 lei	25 lei
PIN regeneration		10 lei	
Unjustified chargeback request		30 lei	
Cash withdrawals at BRD ATM		1% min. 5 lei	
Cash withdrawals at other banks ATM from Romania		1% + 10 lei	
Cash withdrawals at counter/ POS other banks from Romania		1% + 10 lei	
Cash withdrawals at ATM other banks from abroad/ counter/ POS other banks from abroad		1.5% + 10 lei	
Cash withdrawals at POS other banks from abroad - emergency Visa cards only	150 eur	150 eur	na
Balance inquiry at ATMBRD/ MyBRD Contact	free	free	free
Balance inquiry at other banks ATM from Romania / abroad		1 eur (in account currency)	
POS payments - including e-Commerce (purchase of goods and services, including online)	free	free	free
Quasi-cash transactions		1.3% + 10 lei (or equivalent in account currency)	
List of the last 10 operations issued at ATM		0.50 eur (in account currency)	
PIN change at ATM BRD		2 lei/ 0.50 eur/ 0.70 usd	
PIN change at other banks ATM from Romania (only MasterCard)		2 lei	
Unique commission for additional services requested by the customer	n/a	n/a	n/a
Card delivery by courier³	14 lei	14 lei	14 lei
CARDS	Youth: Sprint Electronics: Maestro Transport: Maestro, MaestroTransport STB		

¹Percentages apply to transaction value.

²The 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.

³By exception, for cards included in current account packages opened online via www.brd.ro, delivery is free of charge