

STANDARD INTEREST RATES GUIDE

Current accounts

document in force starting with: **19.04.2024**

Current Accounts

	Variable interest rate (%/year)			
	RON	EUR	USD	GBP
Current Accounts*	0 %	0 %	0 %	0 %

* Notes:

- » The above-mentioned interest rates apply also for merchants acquiring accounts/ for merchants accepting cards
- » 0,01% (RON&FCY) interest rate applies for Escrow accounts, L/G accounts, fiduciary accounts and certified cheques from own sources or special account opened for collateral reason (own sources); 0,10% for the stock
- » For accounts opened for insolvency procedure, within the dedicated insolvency practitioners offer, current account interest rate for RON account is 0,10% per year, respectively 0,01% per year for EUR subject to a minimum RON/EUR 1.000 balance
- » Interests for employees cash deposit guarantees will be: 3,50% RON and 0,05% EUR
- » Interests charged for unauthorized overdraft on the account: 15% for RON; 10% for EUR/ USD

Interest at sight (%/year)

0% p.y., applicable to current accounts and current accounts packages as well as for term deposits liquidated before maturity.