

## INDIVIDUALS

**Savings & Investments**

 into force starting with: **17.11.2017**

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

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

Account opening/ closure/ management fee: free

The inheritance commission was modified starting with 17.11.2017

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