

INDIVIDUALS

Savings & Investments

 into force starting with: **29.12.2020**

Savings products	Term deposits*	Savings accounts**	Savings accounts for children***
Account opening fee	free	free	free
Management fee	free	lei: free currency: 0.80 eur/ month/ account (in currency equivalent)	lei: free currency: 0.80 eur/ month/ account (in currency equivalent)
Account closure/ Deposit liquidation fee	free through transfer in the current account	lei: free currency: 10 eur/ 10 usd (depending on the account's currency)	lei: free currency: 10 eur/ 10 usd (depending on the account's currency)
Interests transfer from the deposit account into the current account	free	-	-
Cash deposits		free	
Cash withdrawals at the cash desk		lei: 1%, min. 10 lei foreign currency: 1%, min. 5 eur or equivalent	
Receipts in the savings accounts	n/a		free
Inheritance commission****		0 lei/ eur/ usd	
	<i>*term deposits, Progresso deposits</i>	<i>**Atucont</i>	<i>***Atustart, Atusprint</i>

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	1%, min. 10 lei