

STANDARD INTEREST RATES GUIDE

document in force starting with: **01.03.2021**

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: 0,50% RON and 0,05% EUR
- » Interests charged for unauthorized overdraft on the account: 0%

Interest at sight (%/year)

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

Deposit 5,000* Self-Employed Persons / Authorized Professionals

Fixed interest rate (%/ an)

No. of days	RON	EUR	USD
30	0,05%	0 %	0,01%
90	0,40%	0 %	0,03%
180	0,65%	0 %	0,05%
365	0,95%	0 %	0,10%
730	1,15%	-	-
<i>Minimum balance</i>	<i>RON 5,000</i>	<i>EUR 5,000</i>	<i>USD 5,000</i>

*Automatic renewal option available for Deposit 5.000 – with interest capitalization or interest payment on term (based on customer option). Renewal date interest rate is applied at renewal.

The interest rates are also available for Authorized Professionals organized as Self-Employed Persons and Legal Persons with a turnover < 1M EUR.

Note: For the deposits of Authorized Professionals clients part of legal sector, the interest rate is standard +0.10% for RON and 0.05% for currency.

Long Term Deposits*

Self-Employed Persons / Authorized Professionals

Fixed interest rate (%/ an)

No. of days	RON
730	1,05%
1095	1,30%
1460	1,40%
<i>Minimum balance</i>	<i>RON 5,000</i>

Atucont Pro*

Self-Employed Persons / Authorized Professionals

	RON	EUR
Quarterly capitalization	0,20%	0 %
<i>Minimum balance</i>	<i>RON 2,000</i>	<i>EUR 800</i>

* Fixed interest, valid until March 31, 2021

* Atucont PRO is intended only for Self-Employed Persons

* The deposit cannot be automatically renewed.

The interest rate is monthly paid in the current account.

The interest rates are also available for Authorized Professionals organized as Self-Employed Persons and Legal Persons with a turnover < 1M EUR.