

STANDARD INTEREST RATES GUIDE FOR SAVING PRODUCTS (no longer commercialized)

 document in force starting with: **01.03.2021**

Deposit 1,000 / Long term Deposits in RON

Offer type	Deposits in stock at: 21.10.2013 (no longer commercialized)				Deposits in stock at: 07.04.2014 (no longer commercialized)		
	fixed interest rates (%/ year)				fixed interest rates (%/ year)		
	RON				EUR		USD
	Standard		Pensioners*		Standard	Pensioners	Standard
paid interest method/ no. of days	on term	monthly	on term	monthly	on term	monthly	on term
30	0,10%	-	0,30%	-	0%	0%	0,03%
90	0,45%	-	0,60%	-	0%	0%	0,05%
180	0,65%	-	0,80%	-	0%	0%	0,10%
365	0,80%	-	1,05%	-	0%	0%	0,15%
730	1,00%	0,90%	1,25%	1,15%	-	-	-
1095	-	1,15%	-	1,40%	-	-	-
1460	-	1,25%	-	1,50%	-	-	-
Minimum balance	RON 1,000				EUR 1,000		USD 1,000

*Who opted in to receive the pension in a BRD current account.

Note: Deposit 1,000 is automatically renewable - with capitalization or interest rate payment in the current account at maturity date, according to the customer's option. The interest rate is standard + 0.25% for Classic/Select packages deposits holders, with Loyal option in RON or EUR, except Deposit 1,000 in USD.

TERM DEPOSITS

variable interest rates (%/ year)

Offer	Deposits in stock at: 21.10.2013 (no longer commercialized)					EUR		USD	GBP	
	RON					Standard	Premium	Standard	Premium	
	Standard		Premium		Premium Plus	Standard	Premium	Standard	Premium	
	monthly	on term	monthly	on term	on term	on term	on term	on term	on term	
30	0,05%	0,05%	0,15%	0,15%	0,25%	0%	0%	0,03%	0,05%	0,01%
60	0,05%	0,05%	0,15%	0,15%	-	-	-	-	-	-
90	0,05%	0,10%	0,15%	0,20%	0,30%	0%	0%	0,03%	0,05%	0,01%
180	0,05%	0,10%	0,15%	0,20%	0,30%	0%	0%	0,05%	0,10%	0,01%
270	0,05%	0,10%	0,15%	0,20%	-	0%	0%	0,10%	0,15%	0,01%
365	0,10%	0,15%	0,20%	0,25%	0,35%	0%	0%	0,15%	0,20%	0,01%
730	-	0,20%	-	0,30%	-	-	-	-	-	-
1095	-	0,25%	-	0,35%	-	-	-	-	-	-
Minimum balance*	RON 150		RON 2,500		RON 50,000	EUR 500	EUR 10,000	USD 1,000	USD 10,000	GBP 1,000

*Amount from which interest rate is paid

STANDARD INTEREST RATES GUIDE | INDIVIDUALS

document in force starting with: **01.03.2021**

Interest at sight (%/ year)

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

Term deposits in GBP - fixed interest rates (%/ year)

Deposits in stock at: **01.03.2021**

(no longer commercialized)

Interest payment		GBP
no. of days	no. of months/years	On term
30	1 month	0,01%
90	3 months	0,01%
180	6 months	0,01%
365	1 year	0,01%
		Monthly
730	2 years	0,01%
<i>Minimum balance</i>		<i>150 GBP</i>

Saving accounts in stock at: 31.12.2006

	RON	EUR
ATUCONT* (yearly capitalization)	0,80%	-
<i>Minimum account balance</i>	<i>RON 500</i>	
ATUSTART/ ATUSPRINT* (yearly capitalization)	1,05%	-
<i>Minimum account balance</i>	<i>RON 300</i>	
<i>Maximum account balance</i>	<i>RON 4.000/ 8.000</i>	
LIBERCONT** (monthly capitalization)	0,80%	0%
<i>Minimum account balance</i>	<i>RON 500</i>	<i>EUR 400</i>

*fixed interest rates available until March 31, 2021

**fixed interest rates available until March 31, 2021

Note: for accounts included in packages for Individuals: Sprint and Student in RON, respectively Drum Bun in EUR, the interest rate is standard + 0,25% for RON

STANDARD INTEREST RATES GUIDE | INDIVIDUALS

document in force starting with: **01.03.2021**

Saving accounts in stock at: 15.05.2014

	RON	EUR	USD
ATUSTART/ATUSPRINT* (quarterly capitalization)	0,40%	0%	0,40%
Minimum account balance	RON 300	EUR 100	USD 100
Maximum account balance	RON 40,000/ 60,000	EUR 10,000/ 15,000	USD 10,000/ 15,000

*fixed interest rates available until March 31, 2021

Saving accounts in stock at: 31.08.2015

	EUR	
SMART CONT*	0%	0%
Minimum / Maximum account balance	250 - 10.000	> 10.000

*fixed interest rate available until March 31, 2021

**minimum balance for interest calculation

Saving accounts in stock at: 01.03.2021

	USD
ATUCONT* (quarterly capitalization)	0,05%
Minimum account balance	700 USD
ATUSPRINT* (quarterly capitalization)	0,50%
Minimum account balance	100 USD
Maximum account balance	30.000 USD
ATUSTART* (quarterly capitalization)	0,50%
Minimum account balance	100 USD
Maximum account balance	20.000 USD

*fixed interest rates available until March 31, 2021