

STANDARD INTEREST RATES GUIDE

Current Accounts

document in force starting with: **01.03.2021**

	Interest rates (%/ year)			
	RON	EUR	USD	GBP
Current accounts*	0%	0%	0%	0%
Accounts with debit card attached	0%	0%	0%	-
Current accounts with Sprint card attached	0%	-	-	-
<i>Minimum account balance</i>	-	-	-	-

*Including the advance payment made for housing construction/holiday houses and for cars purchases.

Interest at sight (%/year)

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

PractiCont Current Accounts

available within Individuals product packages and services (%/ year)

PractiCont RON available with SELECT package		PractiCont EUR available with SELECT package	
< RON 10,000	0%	< EUR 3,000	0%
> RON 10,000	0%	> EUR 3,000	0%

PractiCont + RON available with PREMIUM package		PractiCont + EUR available with SELECT package	
< RON 70,000	0%	< EUR 20,000	0%
> RON 70,000	0%	> EUR 20,000	0%

Note: interest rates percentage is determined on tranches and is applied to the total daily balance of the account.

Saving Accounts*

interest rates (%/ year)

	RON	EUR
ATUSTART (quarterly capitalization)	0,40%	0%
<i>Minimum/ maximum account balance</i>	300**/ 100.000	100/ 20.000
ATUSPRINT (quarterly capitalization)	0,40%	0%
<i>Minimum/ maximum account balance</i>	300**/ 100.000	100/ 30.000
ATUCONT (quarterly capitalization)	0,30%	0%
<i>Minimum/ maximum account balance</i>	500**	400**/50.000

*fixed interest rate available until March 31, 2021

**RON/ EUR/USD 100 - minimum amount in case of opening a savings account together with the "Spend & Save at POS Service"

Note: starting with 1st of March, 2021: Atustart, Atusprint, Atucont saving accounts are no longer commercialized

Note:

- for savings accounts from „ATU” range, the interest rate is standard +0,15% for accounts in RON, respectively + 0,05% for accounts in USD and + 0% for accounts in EUR for:
 - » Individuals packages: Drum Bun, Clasic/Select with Loyal option
 - » Pensioners who opted to receive the pension in the BRD current account
- for savings accounts from „ATU” range in RON, the interest rate is standard +0,15% if a „Card Senior” package with pension domiciliation is owned

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Term Deposits in RON fixed interest rates (%/ year)

		RON	
Interest payment		On term	Monthly
no. of days	no. of months/ years		
30	1 month	0,10%	-
90	3 months	0,45%	-
180	6 months	0,75%	-
365	1 year	1,05%	-
730	2 years	1,25%	1,15%
1095	3 years	-	1,40%
1460	4 years	-	1,50%
<i>Minimum balance</i>		<i>RON 150</i>	

Term Deposits in foreign currencies fixed interest rates (%/ year)

		EUR	USD
Interest payment		On term	
no. of days	no. of months/ years		
30	1 month	0%	0,03%
90	3 months	0%	0,05%
180	6 months	0%	0,10%
365	1 year	0%	0,15%
		Monthly	
730	2 years	0%	*0,20%
<i>Minimum balance</i>		<i>EUR/ USD/ GBP 150</i>	

A bonus of 0.05% is granted for TERM DEPOSITS (RON/ USD):

- for pensioners who opted to receive the pension in the BRD current account; for owners of „Card Senior” packages with pension domiciliation, the 0.05% bonus is granted only for term deposits in RON
- for salary conventions concluded starting with 01.04.2017

Note: for term deposits in GBP, a bonus of 0.10% is granted for pensioners who opted to receive the pension in the BRD current account/ for salary conventions

***USD:** starting with 1st of March, 2021, the term deposit in USD on 730 days (2 years) is no longer commercialized, the interest rate being applicable only for products in stock (concluded before 01.03.2021)

Note: starting with 1st of March, 2021, the term deposits in GBP (all maturities: 30, 90, 180, 365, 730 days) are no longer commercialized.

MULTIPLAN Savings Program

	fixed interest rate (%/ year)	
	RON	EUR
	0,60%	0%
<i>Minimum balance/ month</i>	<i>RON 40</i>	<i>EUR 10</i>

PROGRESSO Deposits

	fixed interest rate (%/ year)	
Period*	RON	USD
Semester I	0,55%	0,10%
Semester II	0,75%	0,15%
Semester III	0,95%	0,20%
Semester IV	1,25%	0,25%
Semester V	1,45%	0,30%
Semester VI	1,85%	0,35%
<i>Minimum balance</i>	<i>RON 2,000</i>	<i>USD 500</i>
<i>Maximum balance</i>	<i>RON 400,000</i>	<i>USD 100,000</i>

*one semester = 180 days

Note: starting with 30.04.2019, the Progresso deposits in EUR are no longer commercialized