

# STANDARD INTEREST GUIDE TANDEM OFFER

Document in force starting with: **01.03.2021**

The offer is available for clients that subscribed in the investment fund minimum 50% of the invested amount (deposit + investment fund).

## TANDEM: Deposit and Investment Fund

Interest rate (%/year)\*

No. of days	Small Business			Authorized Individuals		
	RON	EUR	USD	RON	EUR	USD
30	0,15%	0 %	0,06%	0,15%	0 %	0,06%
90	0,30%	0 %	0,08%	0,50%	0 %	0,08%
180	0,45%	-	-	0,75%	-	-
<i>Minimum amount</i>	1.000 RON	500 EUR	500 USD	1.000 RON	500 EUR	500 USD
<i>Maximum amount</i>	50.000 RON	20.000 EUR	20.000 USD	50.000 RON	20.000 EUR	20.000 USD

\* The deposit is renewed only at client's request, at the conditions in force at renewal date.

### FDI BRD Simfonia - Nr.Reg. ASF: CSC06FDIR/400014/30.01.2006

Open investment fund, with investments mainly in fixed income instruments: deposits, certificates of deposit, government bonds, repo-repo contracts, bonds and money market instruments. It is an investment alternative with high liquidity. It offers diversification in terms of financial performance and low risk and does not invest in shares.

### FDI BRD Obligațiuni - Nr.Reg. ASF: CSC06FDIR/400025/21.12.2005

Open-ended investment fund, which aims to make investments on the market of fixed income instruments, especially the corporate bond market as well as other liquid assets (money market instruments, in securities admitted to the official share of a stock exchange, as well as in bank deposits at credit institutions, sight and term). The fund does not invest in shares.

### FDI BRD Acțiuni Clasa A si E - Nr.Reg. ASF: CSC06FDIR/400057/27.08.2008

Open investment fund that invests mainly in shares of Romania, up to 90% and 10% other assets with high liquidity such as: deposits, fixed income instruments, as well as financial instruments allowed by the legislation in force. It aims to achieve relatively high financial performance while maintaining the investment over a longer time horizon.

### FDI BRD Global Clasa A si E - Nr.Reg. ASF: CSC06FDIR/400065

Open-end investment fund with investments mainly in global equity markets, in particular by investing in exposure to tradable ETF-type UCITS that are exposed to the United States, Europe, Japan, as well as in other markets. Strategic (long-term) allocation of the Fund in terms of asset classes: 75% of shares or equity securities issued by funds that invest mainly in shares and 25% and 25% of other assets such as deposits, fixed income instruments, as well as other financial instruments permitted by applicable law. The fund will maintain a high degree of liquidity, taking into account the risk involved in investing in shares and the liquidity of the assets in the portfolio.

### FDI BRD Diverso Clasa A si E - Nr.Reg. ASF: CSC06FDIR/400056/27.08.2008

Investment fund of diversified (mixed) type. It invests in several categories of financial instruments (equities, monetary and fixed income instruments, state and corporate bonds). It uses the investment strategy known in the speciality literature as Constant Proportion Portfolio Insurance (CPPI) which aims to limit, as far as possible, the losses that would be recorded in the event of the markets falling to the protected value (the maximum value recorded in the previous 12 months). Current date, except for the period immediately following the authorization of the prospectus when the maximum value for the period between the authorization date and the current date will be taken into account. Allows obtaining relatively stable financial performances (the stability offered by the fixed income and monetary instruments is combined with the higher dynamics). Wide range of equity instruments).

### FDI Euro Fond - Nr.Reg. ASF: CSC06FDIR/400064/30.03.2010

Fund denominated in EUR. It has a diversified portfolio, making investments predominantly on the bond markets in fixed income and monetary instruments. It is an investment alternative with immediate liquidity. It offers diversification in terms of financial performance and minimal risk. The Fund does not invest in shares.

### FDI BRD USD Fond - Nr.Reg. ASF: CSC06FDIR/400095/04.06.2015

Investment fund denominated in USD. It has a diversified portfolio, making investments predominantly on the bond markets in fixed income and monetary instruments. It is an investment alternative with immediate liquidity, offering diversification in terms of financial performance and low risk. The Fund does not invest in shares.

### FDI BRD Simplu - Nr.Reg. ASF: CSC06FDIR/400115/24.09.2019

Open-end investment fund, which aims to make investments of up to 100% in bank deposits, money market instruments and fixed income instruments. It is a highly liquid investment alternative. It aims to obtain income through stable financial performance.

**Note: The previous performance of the investment fund is not a guarantee of the future achievements. Please read the issuing prospects before investing in mutual funds.**

**Administrator: BRD Asset Management S.A.I.S.A, Nr. Reg. ASF: PJR05SAIR/400010**

**Headquarter:** Str. Dr. Nicolae Staicovici nr.2, Opera Center II, etaj 5, Sector 5, 050558, București, Phone: +0421/327.22.28  
e-mail: brdamoffice@brd.ro; www.brdam.ro

**Depository: BRD - Groupe Société Générale**

**Headquarter:** 1-7 Ion Mihalache Blvd., Sector 1, Bucharest, Tel: 021/301.61.00,

**Metav headquarter:** 67-77 Biharia St., Sector 1, Bucharest, Tel: 021/200.83.77