



FEES AND COMMISSIONS GUIDE FOR INDIVIDUALS

into force starting with 23.10.2026

**INVESTEȘTE
ÎN TÎNE**



BRD

GROUPE SOCIÉTÉ GÉNÉRALE

1. CURRENT ACCOUNTS

Opening and managing current accounts	LEI	FOREIGN CURRENCY
Current account opening fee ¹	free	free
Current account maintenance fee	10 lei/month/ account	20 lei/month/account (equiv. in account currency)
Maintenance fee for BRD Capital Market accounts:		
- the holder owns at least one current account in BRD	free	Free
- the holder does not own a current account in BRD	10 lei/month/ account	20 lei/month/account (equiv. in account currency)
Switching current accounts from one bank to another ²	free	
Penalty interest for unauthorized overdraft for current accounts with debit card attached	23%/year	EUR: 13%/year USD: 0%/year

2. CURRENT ACCOUNTS WITH BASIC SERVICES³

Current account with basic services for vulnerable customers ⁴		
Account opening		free
Account maintenance		free
Account closure		free
Cash deposits in lei at the counter (account holder)		free
Cash withdrawals in lei at the counter		free
Cash withdrawals in lei at BRD ATM's ⁵		free
Cash withdrawals in lei at ATM's of other banks from Romania ⁵		free
Intrabank (BRD - BRD) and interbank (BRD - other Banks) direct debit		the first 10 payment operations/month are free ⁶
Payments through a payment card, including online payments ⁵		
Credit transfer – Intrabank (BRD - BRD) and interbank (BRD - other Banks) incomings in lei		
Credit transfer - Intrabank (BRD - BRD) and interbank (BRD - other Banks) payments in lei at the counter		
Credit transfer - Intrabank payments (BRD – BRD) and interbank payments (BRD – other banks) in lei through internet and mobile banking service ⁵		
Bill payments at banking terminals (ATM/ROBO/POS)/ through internet and mobile banking service ⁵		
Current account with basic services for invulnerable customers ⁴		
Account opening		free
Account maintenance		free
Account closure		free
Cash deposits in lei at the counter (account holder)		free
Cash withdrawals in lei at the counter		free
Cash withdrawals in lei at BRD ATM's ⁵		free
Cash withdrawals in lei at ATM's of other banks from Romania ⁵		free
Cash withdrawals at ATMs of Banks abroad (foreign Banks) ⁵		free
Intrabank (BRD - BRD) and interbank (BRD - other Banks) direct debit on the territory of the European Union		free
Payments through a payment card, including online payments ⁵ , on the territory of the European Union		free, except gambling transactions
Balance inquiry	at BRD ATM's	free
	in internet and mobile banking service	free

¹The Bank does not open current accounts in the following currencies: AUD, CZK, PLN, JPY, MDL. ²The service applies to BRD customers who are holders of current accounts and request the transfer of the account relationship towards another bank. ³Any other operation different from those mentioned in the table above shall be charged according to the fees mentioned in the present „Fees and commissions guide for Individuals”. ⁴Financially vulnerable customers - customers whose monthly income does not exceed the equivalent of 60% of the gross average income per economy, projected in the latest macroeconomic forecast, i.e the autumn forecast, published by the National Prognosis Commission, or whose income over the past 6 months does not exceed the equivalent of 60% of the gross average income per economy; Financially invulnerable customers - customers whose monthly income exceeds the equivalent of 60% of the gross average income per economy; the monthly income threshold that classifies a customer as a "financially vulnerable consumer" can be found at www.brd.ro/persoane-fizice/Carduri-si-accounturi/operatiuni-curente/servicii-de-baza. ⁵Attaching a debit card for cash withdrawals at ATM/ POS or for payments using the card, respectively attaching the internet and mobile banking service to the current account with basic services (regardless of service's type) shall be made for a fee in accordance with the Fees and commissions guide for Individuals in force. ⁶ After the first 10 transactions of the type mentioned in the table, the following payment operations shall be charged according to the fees mentioned in the Fees and commissions guide for Individuals in force.

3. PRODUCTS AND SERVICES PACKAGES

	CARD LIKE KIDS LEI	CARD LIKE LEI	CARD DE ZI CU ZI SIMPLU LEI	CARD DE ZI CU ZI PLUS LEI	CARD DE ZI CU ZI GOLD LEI	CARD DE ZI CU ZI PLATINUM LEI
Package fee/ month with the fulfillment of the package condition	0 lei/month up to 26 years		0 lei/month	0 lei/month	0 lei/month	0 lei/month
Package fee/ month without the fulfillment of the package condition	15 lei/month after 26 years in case of not presenting proof of enrollment in an educational program ¹		10 lei/month	15 lei/month	30 lei/month	60 lei/month
Package closing	0 lei/month		0 lei/month	0 lei/month	0 lei/month	0 lei/month
Package condition	-		(1) performing at least 1 payment transaction per month ²	(1) minimum incomings ³ of 1.500 lei/month (or equiv.) and (2) performing at least 2 payment transactions per month ²	(1) minimum incomings ³ of 8.000 lei/month (or equiv.) or holding of resources in the BRD group ⁴ of at least 40.000 EUR (or equiv.) and (2) performing at least 2 payment transactions per month ²	(1) minimum incomings ³ of 12.000 lei/month (or equiv.) or holding of resources in the BRD group ⁴ of at least 60.000 EUR (or equiv.) and (2) performing at least 2 payment transactions per month ²

	PREMIER LEI	PREMIER EUR	PREMIER PLUS LEI	PREMIER PLUS EUR	CARD GOLD EUR
Package fee/month with the fulfillment of the package condition	0 lei/month	0 EUR/month	0 lei/month	0 EUR/month	0 EUR/month
Package fee/month without the fulfillment of the package condition	200 lei/month	50 EUR/month	500 lei/month	100 EUR/month	5 EUR/month
Package closing	0 lei/month	0 lei/month	0 lei/month	0 lei/month	0 lei/month
Package condition	minimum incomings ³ of 150.000 EUR (or equiv.) in the last 12 months or holding of resources in the BRD ⁴ group of at least 200.000 EUR/month (or equiv.)		minimum incomings ³ of 700.000 EUR (or equiv.) in the last 12 months or holding of resources in the BRD ⁴ group of at least 500,000/month EUR (or equiv.)		minimum incomings ³ of 8.000 lei (or equiv.)/ month

¹Proof of enrollment as a student/master’s student/PhD candidate at a university (public or private) in one of the following forms of education: full-time, part-time, or distance learning, accredited by the Ministry of Education and Research, must be presented no later than the end of the month in which the holder of the package turns 26 years old and subsequently every year, no later than December 31 of each year, until the completion of the study cycle. ²Payment transactions: (a) payments via YOU BRD internet & mobile banking service, from any current account held by the customer, representing intrabank payments (except for payments between accounts held by the same customer), intrabank payments with financial instruments, instant/standard interbank payments (including payments to the treasury), bill payments, and (b) payments made with the debit card included in the package, at Acquirers' POS terminals, including online payments (except for quasi-cash transactions), and bill payments made with the card at ATM/MBA/ROBO terminals. ³“Incomings” means any amounts of money deposited into the current/savings accounts held by the customer at BRD, except for amounts originating from: loans granted by the Bank, deposits reaching maturity, credit transfer operations carried out from the customer's own accounts opened with the Bank, credit transfer operations – representing reversals or refunds (partial or total) of transactions made with the card. ⁴“Resource holdings” in the BRD group (BRD – Groupe Société Générale S.A., BRD Asigurari de Viata S.A., BRD Asset Management SAI S.A.) refers to the balance recorded at the end of the month in current account products, savings accounts, term deposits and investment products (government and corporate bonds, shares and other financial instruments listed on capital markets, structured investments, investment funds and insurance with an investment component).

4. ACCOUNT STATEMENTS

Account statement	LEI/FOREIGN CURRENCY
Issuance of current account statement for the current/previous month, at customer's request, on paper, in BRD agency	Free (the 1st account statement) 10 lei/statement (in account currency equiv.) (starting with the 2nd account statement)
Issuance of current account history, at customer's request, on paper, in BRD agency	20 lei/account (equiv. in account currency) for a period<12 months, in relation to the current date 30 lei/account (equiv. in account currency) for a period≥12 months, in relation to the current date
Issuance of savings account statements, at customer's request, on paper, in BRD agency	free
Transmission of current account statement for the current previous month, at customer's request, by e-mail, via MyBRD Contact	free (the 1st account statement) 10 lei/statement (equiv. in account currency) (starting with the 2nd account statement)
Transmission of current account history, at customer's request, by e-mail, via MyBRD Cotact, for a period < 12 months, in relation to the current date	10 lei/account (equiv. in account currency)
Transmission of savings account history, at customer's request, by e-mail, via MyBRD Contact, for a period < 12 months, in relation to the current date	free

5. SAVINGS PRODUCTS AND INVESTMENT FUNDS

Savings products	Term deposits (term deposits with fixed interest, Progresso deposits)	Savings account	
		YOU Save	YOU Save Junior
Product opening/closing	free		
Product management	free		
Credit transfer – intrabank and interbank incomings	-	free	
Investment funds			
Subscription/Redemption of funds managed by BRD Asset Management	free		

6. REMOTE BANKING SERVICES

YOU BRD internet and mobile banking service		
Management		free
MyBRD SMS service		
MyBRD SMS attached to current account/savings account and Platinum credit cards	Management	2 lei/month
	Received message	0.90 lei/mesage ¹
	Furnizare miniextras	0,90 lei (equiv. in account currency)
MyBRD SMS attached to Standard/ Gold credit cards with installments		free ²
MyBRD Contact service		
Management		free
Providing account balance information (current/savings/deposit account) / receipt of monetary rights via a human operator call ³	lei	5 lei
	foreign currency	1 monetary unit

¹Free for Platinum credit card.
²The cost of MyBRD SMS subscription and SMS's sent by the Bank is 0.
³E.g.: Allowances, benefits (except disability allowances), salaries, pensions, scholarships, etc.: the fee is charged once per call, regardless of the number of accounts/transactions for which the information is requested.

7. CASH OPERATIONS

Cash operations ¹	LEI	VALUTA
Cash deposits to the account of individuals performed by the owner/empowered person ²	free	free ³
Cash deposits to the account of individuals performed by third parties ²	0.50% min. 20 lei	0.50% min. 20 lei (or equiv. in account currency) ³
Cash deposits at the counter in the accounts of legal entities (including bill payments ⁵)	0.60%, min. 10 lei	0.60%, min. 10 lei (equiv. in account currency)
Cash withdrawal at the counter ⁴	2.50%, min. 30 lei	2.50%, min. 6 EUR (or equiv. in account currency)
Bill payments with cash at ROBO/MBA payment machines	free	-

¹Percentages apply to transaction value. ²Cash deposits for the purpose of repayment of loan instalments are non-commissionable. ³The Bank does not accept foreign metallic coins, except EUR and USD that are accepted for cash deposits, exclusively for loan installments repayments for Individuals. ⁴Cash withdrawals from loans are not charged. No withdrawal fee is applied for the withdrawals performed at the cash desk (in lei or foreign currency), related to the term deposits concluded before 30.07.2002 and for savings accounts intended for the collection of allowances by minor individuals for whom a special protection measure has been established under Law no. 272/2004.⁵In certain situations, the fee charged to the payer for paying bills at the counter may have a different value depending on the contract concluded between the beneficiary and BRD.

8. NON-CASH OPERATIONS¹

Credit transfer – Intrabank payments LEI (BRD – BRD)	COUNTER	YOU BRD
Payments between accounts of the same customer	25 lei/operation ¹⁶	free
Standard payments between BRD customers	25 lei/operation ¹⁵	free (including bill payments)
RoPay instant payments between BRD customers ²	-	Free
Garnishment payments between BRD customers	25 lei/operation	-
Credit transfer – Interbank payments LEI (BRD – other banks)		
Standard payments	30 lei/operation ³	8 lei/operation ³
Instant payments	-	8 lei/operation ⁴
RoPay instant payments ²	-	free
Garnishments payments	30 lei/operation ³	-
External payments to beneficiaries from countries belonging to the single euro payments area ⁵	30 lei/operation	8 lei/operation
External payments to beneficiaries from countries outside single euro payment area ⁵	0.40% min. 30 EUR, max. 1.000 EUR + ReGIS (NBR) fee	0.15% min. 10 EUR + ReGIS (NBR) fee
External fee ("OUR" payments only) ⁶ - external payments in lei to beneficiaries from countries outside the EU/ EEA ⁷	20 EUR (equiv. in account currency)	10 EUR (equiv. in account currency)
Credit transfer – Intrabank payments in EUR (BRD – BRD)		
Payments between accounts of the same customers	25 lei/operation (equiv. in account currency)	Free
Payments between BRD customers	25 lei/operation (equiv. in account currency)	Free
Credit transfer– Interbank payments in EUR (BRD – other banks)		
Payments in EUR to beneficiaries from countries belonging to the single euro payment area ⁵	30 lei/operation (equiv. in account currency)	6 lei/operation (equiv. in account currency)
Payments in EUR to beneficiaries from countries outside the single euro payment area ⁵	0.40% min. 30 EUR, max. 1.000 EUR	0.15% min. 10 EUR (in account currency echiv.)
Credit transfer– Intrabank payments OTHER CURRENCIES (BRD – BRD) ⁸		
Payments between accounts of the same customer	25 lei/operation (equiv. in account currency)	Free
Payments between BRD customers	25 lei/operation (equiv. in account currency)	Free
Credit transfer – Interbank payments OTHER CURRENCIES (BRD – other banks) ⁸		
Interbanking payments	0.40% min. 30 EUR, max. 1.000 EUR (equiv. in account currency)	0.15% min. 10 EUR (equiv. in account currency)
External fee ("OUR" payments only) ⁶ - payments outside the EU/ EEA ⁷ , regardless of the currency	20 EUR (equiv. in account currency)	10 EUR (equiv. in account currency)
Urgency fee (currency date today)	30 EUR/operation (equiv. in account currency)	
Other services		
Payment modifications/cancellation/investigations	30 EUR (equiv. in account currency) ⁹	

8. NON –CASH OPERATIONS

Credit transfer- Intrabank incomings LEI (BRD – BRD)		
Standard incomings		free
RoPay instant incomings ¹⁷		free
Credit transfer- Interbank incomings LEI		
Standard incomings		4 lei/operation
RoPay instant incomings ¹⁷		free
Credit transfer – Intrabank incomings FOREIGN CURRENCIES (BRD – BRD)		
Incomings		free
IBAN code repairs (erroneous IBAN)		-
Credit transfer- Interbank incomings FOREIGN CURRENCIES (BRD – other banks)		
Incomings		free
IBAN code repairs (erroneous IBAN)		7 EUR (equiv. in account currency)
Other services		
Incoming modifications/cancellations ¹⁰		30 EUR (equiv. in account currency)
Incoming investigations ¹⁰		30 EUR (equiv. in account currency)
Intrabank standing order LEI (BRD – BRD)		COUNTER
Payments between accounts of the same customers ¹¹		free
Payments between BRD customers		0.30 EUR/operation(equiv.in account currency)
Simplis Debit intrabank direct debit (BRD – BRD)		free
Interbank direct debit (BRD – other banks)¹²		< 200: 1,5 lei/operation
		[200 - 50.000 lei]: 3 lei/operation
		> 50.000 lei: 5 lei/operation
Documentary payment orders (conditioned)¹³		
Commission for endorsement of received payment order	0,10%, min. 50 EUR, max. 1.000 EUR (or equiv. in operation currency)	
Commission for issued payment order	0,15%, min. 50 EUR, max. 1.500 EUR (or equiv. in operation currency)	
Changes/cancellations	20 EUR/operation (or equiv. in operation currency)	
Commission for payment of issued payment order	0,20%, min. 10 EUR, max. 1.000 EUR (or equiv. in operation currency)	
Incomings and payments¹⁴ – Debit instruments (cheques and promissory notes) in LEI	Electronically compensated	On paper compensated
≤ 500 lei	4 lei/operation	8 lei/operation
(500 - 50.000) lei	8 lei/operation	16 lei/operation
≥ 50.000 lei	11 lei/operation	22 lei/operation

¹Percentages apply to transaction value; If the transaction/fee currency is different than the currency of the debited account, the Bank will exchange the sum into the debited account currency at the Bank's exchange rate from the date the transaction was performed. ²RoPay dispute fee for each case submitted to TRANSFOND for analysis and resolution (the fee is charged to the party/customer that loses the dispute) – 1.500 lei (+VAT). ³The SENT (TRANSFOND) fee of 0,51 lei is added for low-value interbank payments (<50.000 lei), respectively ReGIS (NBR) fee of 6 lei for high-value payments (≥50.000 lei); for low-value interbank payments (<50.000 lei) and high-value payments (≥50.000 lei) made in BNR accounts, ReGIS(NBR) fee of 6 lei is added. ⁴The SENT (TRANSFOND) fee of 0,51lei is added for low-value instant interbank payments (<50.000 lei). ⁵The list of countries included in SEPA zone (Single Euro Payments Area) may be consulted at <https://www.europeanpaymentscouncil.eu>. ⁶The external fee shall be added to the payment fee and is valid only in case BRD determines the payment banking channel. In case the customer determines the payment banking channel, the external fee might amount to max. 300 EUR. ⁷Countries belonging to the EU/EEA: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Aland Islands, Azores, Canary, French Guiana, Guadeloupe, Madeira, Martinique, Mayotte, Réunion, Saint-Barthélemy, Saint Martin. ⁸The transactions of credit transfer type – intra and interbank payments, foreign exchange ordered through YOU BRD online banking service are not allowed in CAD, SEK, NOK, DKK, HUF, AUD, CZK, PLN, JPY, MDL, TRY, CNY current accounts; the accounts' owners will be able to perform non-cash transactions only at Bank's counter. ⁹The commissions of external banks on the settlement circuit of the operation are added. ¹⁰It is not charged to BRD clients; the commission is requested from external banks. ¹¹For customers who opted for this service before 07.01.2013, the standard fee of 0,30 EUR/operation shall be charged. ¹²The SENT (TRANSFOND) fee for direct debit instructions in the interbank system is supported by the payee. ¹³For every suboperation made within documentary payment order (endorsement, issue, payment, etc.), minimum 1 SWIFT message will be sent/retained. ¹⁴Includes the fee of 0,88 lei charged by SENT (TRANSFOND) for incomings; SENT (TRANSFOND) does not charge fee for payments. ¹⁵In the case of bills payment via credit transfer - intrabank payment at the counter, in some cases, the fee charged to the payer may have a different value depending on the derogatory conditions or on the contract concluded between the Beneficiary and BRD. ¹⁶Payments made from the escrow account into the current account will be charged from the current account. ¹⁷Possible between banks participating in the RoPay payment scheme. Note: The value of the SENT/ReGIS fees may change in accordance with the rules of the respective payment systems. Any new fee values will apply from their effective date, without prior notice from the bank.

9. DEBIT CARDS¹

	LEI ²					FOREIGN CURRENCY ²		
	Tineri	Standard	A la Carte	Gold	Platinum	Standard	Gold	Platinum
Fees for operations related to cards								
Card issuing	free	free	free	free	free	free	free	free
Card renewal	free	free	free	free	free	free	free	free
Annual maintenance/ card ³	10 lei	25 lei	50 lei	200 lei	450 lei	12 USD/ 12 EUR	70 EUR	110 EUR
Card replacement in Romania	10 lei	20 lei	50 lei	free	free	12 USD/ 12 EUR	free	free
Emergency card replacement abroad for Visa cards	-	225 USD	225 USD	225 USD	-	225 USD	-	-
PIN regeneration	10 lei	10 lei	10 lei	10 lei	free	3,5 USD/2,5 EUR	2,5 EUR	free
Unjustified chargeback request	30 lei	30 lei	30 lei	30 lei	30 lei	10 USD/10 EUR	10 EUR	10 EUR
Card delivery by courier ⁴	18 lei	18 lei	18 lei	18 lei	18 lei	18 lei	18 lei	18 lei
ATM/POS cash withdrawals								
ATM BRD	1% min. 5 lei (or equiv. in account currency)				1%	1% min. 5 lei (equiv. in account currency)		1%
ATM/POS other banks from Romania	1% + 15 lei					1% +15 lei (equiv. in account currency)		
ATM/POS, in EUR, other banks from European Union	1% + 15 lei					1% +15 lei (equiv. in account currency)		
ATM/POS, in other currencies, other banks from abroad	1.5%+10 lei					1.5% + 3 USD / 1.5% + 3 EUR		
POS other banks from abroad - emergency, only for Visa cards	-	150 EUR	150 EUR	150 EUR	-	150 EUR	-	-
Balance inquiry								
ATM/ ROBO BRD	free					free		
ATM other banks from Romania ⁵ /abroad	1 EUR (equiv. in account currency)				2 lei	1 EUR (equiv. in account currency)		0.50 EUR
Other operations								
POS payments (including e-commerce)	free							
Bill payments at ATM/ ROBO/POS/online	free							
Quasi-cash transactions	1,3% + 15 lei (or equiv. in account currency)							
Money Transfer - top up accounts opened at other banks/financial or non-financial institutions or e-wallets using the BRD card (starting with 13.11.2026)	1 leu (or equiv. in account currency)							

9. DEBIT CARDS¹

	LEI ²					FOREIGN CURRENCY ²		
	Tineri	Standard	A la Carte	Gold	Platinum	Standard	Gold	Platinum
Other operations								
List of the last 10 operations, issued at ATM	0.50 EUR (or equiv. in account currency)				free	0.50 EUR (equiv. in account currency)		free
PIN change at ATM BRD	2 lei				free	0.50 EUR/0.70 USD		free
PIN change at other banks' ATM from Romania (only Mastercard)	2 lei				free	0.50 EUR		free

9. DEBIT CARDS WITH MULTICURRENCY OPTION

	LEI	USD	EUR
ATM/POS cash withdrawals			
ATM BRD	free	free	free
ATM/POS other banks from Romania	free	free	free
ATM/POS in EUR, other banks from European Union	monthly: first transaction free, from the 2 nd : 1% + 15 lei	monthly: first transaction free, from the 2 nd : 1% +15 lei (equiv. in account currency)	monthly: first transaction free, from the 2 nd : 1% + 15 lei (equiv. in account currency)
ATM/POS in other currencies, other banks from abroad	monthly: first transaction free, from the 2 nd : 1.5% + 10 lei	monthly: first transaction free, from the 2 nd : 1.5% + 10 lei (equiv. in account currency)	monthly: first transaction free, from the 2 nd : 1.5% + 10 lei (equiv. in account currency)
Other operations			
POS payments (including e-commerce)	free	free	free
Bill payments/prepay ATM/POS	free	free	free
Funds return	free	free	free
Incoming through card transfer	free	free	free
Quasi-cash transactions	1.3% + 15 lei	1.3% + 15 lei	1.3% + 15 lei
Money Transfer - top up accounts opened at other banks/financial or non-financial institutions or e-wallets using the BRD card (starting with 13.11.2026)	1 leu (or equiv. in account currency)		

¹Percentages apply to transaction value.

²**Debit cards in lei**
Youth: BRD – ISIC, BRD – ISIC Kids; Standard: Visa Standard, Mastercard Standard; A la Carte: Mastercard “A la Carte”, Visa “A la Carte”; Gold: Mastercard Gold, Visa Gold; Platinum: Platinum Debit

Debit cards in foreign currency
Standard: Visa Standard USD, Mastercard Standard EUR; Gold: Mastercard Gold EUR; Platinum: Platinum EUR

³The card maintenance fee is charged annually, as follows: in the first year, on the card issue date, and in subsequent years on the 26th of the anniversary month of the card issue.

⁴By exception, for cards opened via YOU BRD, delivery is free of charge.

⁵Exception: the balance inquiry at the ATM is free under the conventions Beneficii Plus Dedicat and for the BRD Capital Markets accounts for which the holder owns at least one account opened at BRD.

9. NOIR DEBIT CARDS

Fees for operations related to cards	NOIR LEI	NOIR EUR
Card issuing	free	free
Card renewal	free	free
Annual maintenance/card ¹	2.000 EUR (equivalent in lei)	2.000 EUR
Card replacement in Romania	free	free
PIN regeneration	free	free
Unjustified chargeback request	free	free
Card delivery by courier	free	free
ATM/POS cash withdrawals		
ATM BRD ²	1%	1%
ATM/POS other banks from Romania ²	1% + 15 lei	1% + 15 lei (or equiv. in account currency)
ATM/POS, in EUR, other banks from European Union ²	1% + 15 lei	1% + 15 lei (or equiv. in account currency)
ATM/POS, in other currencies, other banks from abroad ²	1.5% + 10 lei	1.5% + 3 EUR
POS other banks from abroad - emergency, only for Visa cards	-	-
Balance inquiry		
ATM/ROBO BRD	free	free
ATM other banks from Romania/abroad	2 lei	0,50 EUR
Other operations		
POS payments (including e-commerce)	free	free
Bill payments at ATM/ROBO/online	free	free
Quasi-cash transactions ²	1.3% + 15 lei (or equiv. in account currency)	1.3% + 15 lei (or equiv. in account currency)
Money Transfer - top up accounts opened at other banks/financial or non-financial institutions or e-wallets using the BRD card (starting with 13.11.2026)	1 lei	1 lei (or equiv. in account currency)
List of the last 10 operations, issued at ATM	free	free
PIN change at ATM BRD	free	free
PIN change at other banks' ATM from Romania (only Mastercard)	free	free
If the client chooses to include the NOIR debit card in the CARD NOIR products and services package, the maintenance fee for the package is:	NOIR LEI	NOIR EUR
Subject to the condition of minimum incomings ³ of 5.000.000 EUR/year (or equivalent) or holding resources within the BRD group ⁴ of at least 3.000.000 EUR/month (or equivalent)	0 lei/month	0 EUR/month
Without meeting the condition of minimum incomings ³ of 5.000.000 EUR/year (or equivalent) or holding resources within the BRD group ⁴ of at least 3.000.000 EUR/month (or equivalent)	850 lei/month	170 EUR/month

¹The card administration fee is charged annually as follows: in the first year, on the card issuance date, and in the following years, on the 26th day of the month corresponding to the card issuance anniversary;

²Percentages apply to transaction value;

³"Incomings" means any amounts of money deposited into the current/savings accounts held by the customer at BRD, except for amounts originating from: loans granted by the Bank, deposits reaching maturity, credit transfer operations carried out from the customer's own accounts opened with the Bank, credit transfer operations – representing reversals or refunds (partial or total) of transactions made with the card;

⁴"Resource holdings" in the BRD group (BRD – Groupe Société Générale S.A., BRD Asigurari de Viata S.A., BRD Asset Management SAI S.A.) refers to the balance recorded at the end of the month in current account products, savings accounts, term deposits and investment products (government and corporate bonds, shares and other financial instruments listed on capital markets, structured investments, investment funds and insurance with an investment component).

10. CREDIT CARDS¹

Fee for operations related to cards	Credit card with installments		Platinum
	Standard	Gold	
Card issuing	free	free	free
Card renewal	free	free	free
Annual maintenance authorized cardholder	50 lei ²	150 lei ²	450 lei
Annual maintenance authorized user	free	free	450 lei
Card replacement	15 lei	15 lei	free
PIN regeneration	12 lei	12 lei	free
Unjustified chargeback request	30 lei	30 lei	30 lei
Account statement issuing - online through YOU BRD online banking service or in BRD agency	free	free	free
Account statement sent by MyBRD Contact via e-mail for the last transactional cycle	free (for the first account statement) 10 lei/statement (starting with the 2 nd statement)		
Account statement sent by MyBRD Contact via e-mail for previous transactional cycles (for maximum 12 previous transactional cycles)	10 lei/statement		
Transaction list sent by MyBRD Contact via e-mail (for maximum 12 previous months)	10 lei/account	10 lei/account	10 lei/account
Credit line related fees			
Unique fee for additional services provided at customer's request during the term of the loan agreement	50 EUR (equiv. in lei)	50 EUR (equiv. in lei)	50 EUR (equiv. in lei)
ATM/POS cash withdrawals			
ATM BRD/ATM other banks from Romania/ATM banks from abroad	free	free	free
POS other banks from Romania/ POS banks from abroad	free	free	free
Balance inquiry			
MyBRD Contact/ATM BRD	free	free	free
MyBRD SMS	-	-	free
ATM other banks	free	free	2 lei
Other operations			
POS payments (including online)	free	free	free
Quasi-cash transactions	1.3% + 15 lei	1.3% + 15 lei	-
Invoice payments at ATM/ROBO/MBA/online	free	free	free
List of the last 10 operations, issued at ATM	1 leu	1 leu	free
PIN change at BRD ATM/other banks' ATM	free	free	free
Card delivery by courier	18 lei ²	18 lei ²	18 lei ²
Money Transfer - top up accounts opened at other banks/financial or non-financial institutions or e-wallets using the BRD card (starting with 13.11.2026)	1% min. 3 lei	1% min. 3 lei	1% min. 3 lei

¹Percentages apply to transaction value.

²The annual credit card administration fee is charged: (i) in the first year of validity of the card, on the card activation date through a PIN transaction; (ii) for the following years, on the 26th of the anniversary month of the card issue.

11. OTHER SERVICES

Payment incidents - Consulting the CIP database at customers' request for each request submitted through:	the headquarter	6 lei + VAT
	the subunits	7 lei + VAT
Rental of safe deposit boxes¹		
Type 1 box		1.50%/year, min. 44.4 lei/month + VAT
Type 2 box		1.50%/year, min. 56.5 lei/month + VAT
Type 3 box		1.50%/year, min. 68.6 lei/month + VAT
Type 4 box		1.50%/year, min. 80.7 lei/month+ VAT
Type 5 box		1.50%/year, min. 112.9 lei/month + VAT
Type 6 box		1.50%/year, min. 225.8 lei/month + VAT
Type 7 box		1.50%/year, min. 362.9 lei/month + VAT
Type 8 box		1.50%/year, min. 544.4 lei/month + VAT
Sent messages	post: special courier	as per DHL charges + VAT
	post: registered letter	as per postal charges+ VAT
Garnishment maintenance² (lei/foreign currency)		20 lei/garnishment notice (or currency equiv.)
Banknotes authenticity check (lei, foreign exchange) at customer's request		1 EUR/banknote (in lei equiv.)
Incoming and conservation of valuable objects and securities		1%/year, min. 25 EUR/month + VAT
Issuing copies of documents and bank forms, upon the customer's request (also charged for certificates issuing) ³		1 EUR/ page (in lei equiv.) + VAT

¹Shall be charged at the declared value, in lei equivalent.

²It is automatically charged at the time of setting the garnishment address - the charged fee may not exceed the garnishment amount.

³No fee is charged for issuing documents related to loans during the lifetime of the loan contract.