



LIST OF RATES AND COMMISSIONS IN RON AND FOREIGN CURRENCY

Document in force starting 01.09.2026 for
Authorized Individuals

**TU EȘTI
VIITORUL**



BRD

GRUPE SOCIETE GENERALE

DEAR CUSTOMER,

To support the smooth conduct of your banking activities, we are pleased to provide you with the “List of Main Fees and Charges in RON and foreign currency” for the products and services offered by our bank.

This guide is easy to use and provides comprehensive information tailored to your needs regarding daily banking operations, loans, savings and investment products, as well as other services.

*The fees and charges presented are for information purposes only and are effective as of **01 September 2026***

The Bank reserves the right to amend, without prior notice to the customer, the fees and charges included in this guide, as well as to apply different fee levels based on specific criteria.

Fees denominated in USD or EUR are converted into RON in accordance with the applicable contractual clauses.

Best Regards,

BRD - Groupe Société Générale

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A. DAILY BANKING OPERATIONS

A. CURRENT OPERATIONS

I. Opening and Managing

1. Opening of accounts

		Tariff/ fee	
		in RON	in FCY
■	Opening of current account, including current account for card acceptors, BRD Capital Markets account	Free	
■	Open account with special functionality		
○	opening of an escrow account	0.1% - 1%, min. 50 RON*	
○	opening of a guarantee account (performance bond, bid bond, collateral etc.)	100 RON / account	
○	opening of a fiduciary account	100 RON / account or equivalent in the account currency**	
○	opening of an administrator guarantee account	2 RON / cont***	-
○	opening a company registration – initial assets, special-purpose assets/collateral account	free	
○	opening an account for receiving the grants from non-reimbursable governmental funds:		
	• account for receiving the microgrant (OUG 130/ 2020 Meseaure 1, OUG 224/ 2021 Schema Horeca, OUG 18/2023 Digitalisation IMM PNRR)	50 RON	-
	• account for receiving the working capital/ investments grant (OUG 130/ 2020 Meseaure 2, OUG 61/ 2022 Meseaure 2)	100 RON	-

2. Accounts Maintenance

		in RON	in FCY
■	Maintenance of current accounts (including fiduciary)	24 RON / month / account (equivalent in the account currency)	
■	Maintenance of ESCROW accounts	24 RON / month / account (equivalent in the account currency)	
■	Maintenance of accounts for receiving the grants from non-reimbursable governmental funds according to GEO 130/2020; OUG 224/ 2021; OUG 61/ 2022; OUG 18/ 2023 Digitalisation IMM PNRR	free	

**The fee for opening an escrow account could differ depending on the complexity of the operation, the amount, the duration etc.

**For fiduciary accounts are standard fees applicable on the current accounts, except cash deposits fee.

***Negotiable fee.

A. CURRENT OPERATIONS

I. Opening and Managing Accounts

Tariff/ fee

3. Account statements		in RON	in FCY
■ Monthly statement of account issued at the counter, at the client's request:	○ for the current month	free (first statement), 25 RON/account (equivalent in account currency), starting with the second statement	-
	○ for the previous month		
■ Issue of a bimonthly statement of account - accounts in RON		10 RON / account	-
■ Issue of a weekly statement of account - accounts in RON		20 RON / account	-
■ Issue of a daily statement of account - accounts in RON		40 RON / account	-
■ Issue of a daily / weekly/ bimonthly statement of account - accounts in a currency other than RON		free	-
■ Issue of an account history at the counter, at the client's request			
○ for a period of maximum 12 months (as of the current date)		25 RON / account (equivalent in the account currency)	
○ for a period of more than 12 months (as of the current date)		50 RON / account (equivalent in the account currency)	
4. Other services			
■ Providing information regarding the current account balance, including the BRD Capital Markets account MyBRD Contact		0,25 EUR	
		(equivalent in the account currency)	
■ Providing information regarding the current account balance and mini statement MyBRD SMS Banking**		0,20 EUR	
		(equivalent in the account currency)	

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

1. Cash Operations		in RON	in FCY
1.1. Cash Deposits at the cash desk			
■ Cash deposits at the cashdesk* Accepted foreign currencies: USD, EUR, GBP and CHF		0.10%, min. 10 RON The commission is charged from the account to which the deposit is made (unless otherwise specified)	0.10% min. 10 RON (equivalent in the account currency) The commission is charged from the account to which the deposit is made (unless otherwise specified)
■ Cash deposits in the accounts of other clients		0.60%, min. 10 RON	0.60%, min. 10 RON (equivalent in the account currency)
■ Cash deposit in coins		5%	-
1.2. Cash withdrawals at the cash desk			
■ Cash withdrawals at the cashdesk**		0.90%, min. 5 RON	0.90%, min. 3 EUR (or equiv.)
1.3. Cash Collection			
■ The collection and transport of the cash from the clients through the bank's own apparatus, as well as the transport of cash from the bank to the offices of the account holders, at their request		Negotiable	
2. Transfers			
2.1. Credit transfers in RON - Intrabanking circuit (BRD – BRD)			
■ Encashments		free	
■ Credit Transfers at counters (including for credit transfer from escrow accounts, administrator guarantee accounts, collateral accounts)*		15 RON / operation	
■ RoPay instant credit transfer (YOU PFA)****		free	
■ Online Credit Transfers (MULTIX / BRD@office / e-BRD / YOU PFA/ Sogecash / Sogecash International)**		free	
■ Credit transfers between the accounts of the same holder, opened with the same Agency/Branch		free for the credited account	
■ Credit transfers between the card acceptance account and the accepting merchant's current account		free	
■ Credit transfers between the current account and the credit account of the same client		free	
■ Credit transfers from the current accounts of the legal persons with which the bank entered into payroll agreements, to the current accounts of their employees		free	
■ Scheduled payments (standing order or automatic transfer)		0,30 EUR / operation (equivalent in RON)	
■ Simplis Debit***		free	

* Free for BRD Capital Markets account whose holder has at least one current account opened with BRD. Free of charge for payments from: guarantee escrow account, management guarantee consignment account, collateral account belonging to the same holder, non-reimbursable government funds grant collection account according to GEO 130/2020 and for the share capital/ initial assets/ assets of affectation consignment account.

** Free of charge for company registration account / initial assets / special-purpose assets.

***Except for the mandates set in favour of Electrica Furnizare, where the fee is of 1.5 RON/ operation.

****RoPay dispute fee for each case submitted to TRANSFOND for analysis and resolution (applicable to the party/customer that loses the dispute): RON 1,500 (VAT excluded).

A. CURRENT OPERATIONS

II. Means of payments

2. Transfers

Tariff/ fee.

2.2. Credit transfers in RON - Interbanking circuit (transfers between BRD - other banks in Romania) –Transfond/Regis* commissions are not included

■ Encashments	1.5 RON / operation*
■ Encashments in special functionality accounts**	free
■ National credit transfer over the Bank's counters***	24 RON/ operation*
■ National credit transfer, urgent over the Bank's counters***	30 RON/ operation*
■ Online credit transfer small value (MULTIX/ BRD@ffice / e-BRD/ YOU PFA/Sogecash/ Sogecash International)***	6.51 RON / operation*
■ Online credit instant transfer small value (BRD@ffice / e-BRD/ YOUPFA)	6.51 RON / operatiune*
■ Online Urgent credit transfer or of big value (MULTIX/ BRD@ffice / e-BRD/ YOU PFA/ Sogecash/ Sogecash International)***	12 RON / operation*
■ RoPay Instant credit transfer (You PFA)*****	free
■ Credit transfer– debit instruments set-off on paper	15 RON / operation*
■ Credit transfer made from the accepting merchants' accounts for the acceptance of card operations to credit their main accounts opened with other banks	NBR fee*
■ Simplis Debit ≤ 200 RON / 200 - 50.000 RON / ≥ 50.000 RON	1.5 RON / 3 RON / 5 RON / operation

2.3. Credit transfers in RON, external payments – Interbanking circuit (BRD - other banks outside Romania)

■ External credit transfer over the counter (RON)	
o to SEPA**** countries and amounts	24 RON/ operation*
o to countries outside SEPA****	0.20%, minimum 25 EUR, maximum 800 EUR
■ Online external credit transfer RON,(BRD@ffice / e-BRD, MultiX, YOU PFA/Sogecash)	
o to SEPA**** countries and amounts < 50.000 RON	6.51 RON/ operation*
o to SEPA**** countries and amounts ≥ 50.000 RON	12 RON/ operation*
o to countries outside SEPA****	0.15%, min. 15 EUR, maxim 500 EUR

2.4. Transfers in foreign currency - Intrabank Circuit (BRD - BRD)

■ Encashments	free
■ Credit transfer over the counter*****	5 EUR / operation
■ Online Payments (MULTIX / BRD@ffice / e-BRD / Sogecash / Sogecash International) between bank clients	free

*For standard and instant interbanking receipts, SENT (Transfond)/ ReGIS (BNR) does not charge any fee.

For standard small value (amounts < 50.000) inter-banking credit transfer, the SENT (Transfond) commission included: 0.51 RON.

For instant small value (amounts < 50.000) inter-banking credit transfer initiated from BRD@ffice / e-BRD (single payment orders), the SENT (Transfond) commission included: 0.51 RON.

For large value (amounts ≥ 50.000), inter-banking credit transfer the ReGIS (BNR) including urgent inter-bank credit transfer commission included: 6 RON.

***Including for company registration account / initial assets / special-purpose assets.

***Free in case of credit transfer for eligible expenses from accounts for receiving non-reimbursable governmental funds according to GEO 130/2020.

****The list of countries included in the SEPA (Single Euro Payments Area) can be accessed using the link: <https://www.europeanpaymentscouncil.eu>

*****Does not apply for the company registration account / initial assets / special-purpose assets.

*****RoPay dispute fee for each case submitted to TRANSFOND for analysis and resolution (applicable to the party/customer that loses the dispute): RON 1,500 (VAT excluded).

A. CURRENT OPERATIONS

II. Means of payments

2. Transfers

2.5. Transfers in foreign currency - Interbank Circuit (BRD - other banks)

	Tariff/ fee
■ Encashments (any currency)	free
■ Credit transfer in Euro, over the counter	
○ to SEPA* countries	24 RON (equiv. in account currency)
■ Credit transfer in Euro, online (MULTIX / BRD@ffice / e-BRD / YOU PFA / Sogecash/ Sogecash International)	
○ to SEPA* countries, amounts < 50.000 RON	6.51 RON (equiv. in account currency)
○ to SEPA* countries, amounts ≥ 50.000 RON	12 RON (equiv. in account currency)
■ Credit transfer in other currencies (including Euro to countries outside SEPA), over the counter**	0.20%, min.um 25 EUR, maximum 800 EUR
■ Online credit transfer in other currencies (including Euro to countries outside SEPA)** (MULTIX / BRD@ffice / e-BRD / Sogecash/ Sogecash International)	0.15%, min.um 15 EUR, maximum 500 EUR
■ Modification / cancellation of a payment order at the client's request	20 EUR
■ Investigations***	45 EUR
■ Simplis debit	free
■ Processing of urgent credit transfer (currency date: today) to countries outside SEPA	50 EUR /operation
■ SWIFT messages corresponding to payment orders in foreign currency	free
■ Guaranteed "OUR" fee****	30 EUR

*The list of countries included in the SEPA (Single Euro Payments Area) can be accessed using the link: <https://www.europeanpaymentscouncil.eu>

**The possible fees and commissions charged by corresponding banks shall be added.

***The fees and commissions charged by corresponding banks are not included.

**** *It does not include charges levied by correspondent banks.

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

3. Cheques and commercial papers in RON

■ Delivery for collection of cheques, bills of exchange and promissory notes	free
■ Certification of cheques	25.50 RON / cheque
■ Listing in the Payment incidents register (CIP) of cheques, promissory notes and bills of exchange, partially or totally rejected due to reasons reportable to CIP	25.50 RON / debit instrument
■ Guarantee for promissory notes and bills of exchange (RON)**	0.50%, min. 150 RON
■ Guarantee for commercial papers (FOREIGN CURRENCY)**	0.50%, min. 100 EUR

3.1. Intrabank circuit (BRD - BRD)

■ Encashments	5.50 RON
■ Credit transfer**	8 RON / operation

3.2. Circuit interbanca

■ Encashments***	6.50 RON
■ Credit transfer***	14 RON / operation

4. International Operations

■ SWIFT messages for international operations (letters of bank guarantee received or issued, documentary payment orders, incasso export, incasso import, export/ import/ stand by LC's)	15 EUR
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4.1. Documentary payment orders (conditional)

■ Advising	0.10%, min. 50 EUR, max. 1.000 EUR (equiv. in account currency)
■ Issuance	0.15%, min. 50 EUR, max. 1.500 EUR (equiv. in account currency)
■ Presentation of documents	0.10%, min. 50 EUR, max. 1.500 EUR (equiv. in account currency)
■ Modifications / cancellations	20 EUR / operation (equiv. in account currency)
■ Payment	0.15%, min. 25 EUR, max. 1.500 EUR (equiv. in account currency)

***The risk fee of the operation is charged separately.

***For debit instruments receipts set-off electronically, SENT (Transfond) fee: 0.88 RON. For credit transfer of debit instruments set-off electronically, SENT (Transfond) does not charge any fee. For debit instruments set-off on paper support, SENT (Transfond) / ReGIS (BNR) does not charge any fee.

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

4.2. Incasso- Export

■ Presentation of documents for receipt / acceptance by clean collection (receipts, commercial papers, credit notes etc.)	0.10%, min. 25 EUR, max. 100 EUR
■ Presentation of documents for receipt / acceptance by documentary collection	0.15%, min. 30 EUR, max. 500 EUR
■ Modification of the initial instructions	25 EUR
■ Investigations: up to 6 months / more than 6 months	25 EUR / 50 EUR
■ Restoring the documents as unpaid /unaccepted	25 EUR
■ Remittance of documents "free of payment"	0.10%, min. 25 EUR, max. 100 EUR

4.3. Incasso- Import

■ Acceptance by clean collection	0.10%, min. 20 EUR, max. 100 EUR
■ Acceptance by documentary collection	0.15%, min. 25 EUR, max. 300 EUR
■ Modification of the initial instructions	25 EUR
■ Investigations: up to 6 months / more than 6 months	25 EUR / 50 EUR
■ Remittance of documents "free of payment"	20 EUR
■ Payments of documents upon collection	0.15%, min. 25 EUR, max. 500 EUR
■ Documents kept with BRD, unsolved for the first 3 months since maturity	100 EUR / quarter
■ Restoring the documents as unpaid /unaccepted	25 EUR
■ Issue of the documents for merchandise shipped to the BRD address	0.10%, min. 50 EUR
■ Protest fee	2% + protest expenses
■ Payments of documents upon collection	0.15%, min. 25 EUR, max. 500 EUR

4.4. Export letters of credit / Letters of credit in RON received

■ Notice of opening / increase of value	0.10%, min. 75 EUR, max. 1.500 EUR
■ Notice of change	25 EUR / operation
■ Presentation of documents for payment (at sight)	0.15%, min. 75 EUR, max. 2.000 EUR
■ Presentation of documents for payment (differed payment/ acceptance)	0.20%, min. 100 EUR, max. 2.000 EUR
■ Confirmation	min. 150 EUR / quarter or fraction of quarter
■ Transfer of the letter of credit to the benefit of another beneficiary	
o client of another bank	0.20%, min. 100 EUR
o BRD client	0.10%, min. 50 EUR
■ Ordering the documents presented	20 EUR / sets of documents
■ Non-used / cancelled letters of credit	25 EUR

A. CURRENT OPERATIONS

II. Means of payments		Tariff/ fee
4. International Operations		
4.5. Import letters of credit / letters of credit in RON issued		
■ Commitment		0.15%, min. 75 EUR / quarter or fraction of quarter
■ Increase of value / validity prolongation		0.15%, min. 75 EUR / quarter or fraction of quarter
■ Other changes		25 EUR
■ Payment at sight		0.15%, min. 75 EUR, max. 2.000 EUR
■ Differed payment / acceptance		0.20%, min. 100 EUR max. 2.000 EUR
■ Discrepancies		50 EUR / set of documents
■ Cancellation / non use		25 EUR
5. Cash Management		
5.1. Domestic Cash Management		
■ Use of MultiX START (includes the following services: installation of the single station, statements of account, payment orders in RON, electronic signature, banking information, DPE Print)		15 EUR / month
■ Use of MultiX "a la carte" (Use of MultiX START + additional options)		
o Intraday		5 EUR / month
o Payment orders in foreign currency		5 EUR / month
o Multiple payment orders		10 EUR / month
o Signature limit		10 EUR / month
o FOREX foreign exchange operations		10 EUR / month
o DEPOSITS - opening of term deposits		5 EUR / month
o e-Vama – electronic confirmation of customs payments		free
■ Reinstallation of MultiX		50 EUR + VAT

*The fees related to letters of bank guarantee are charged in foreign currency.

A. CURRENT OPERATIONS

II. Means of payments

Tariff/fee

5.2. International Cash Management

■ Use of SogeCash International Infoswift and Orders Received

o Account statement End of Day	50 EUR / month / account
o Account statement Intraday	80 EUR / month / account
o Account debit	30 EUR / month / account + 3.5 EUR / message

6. Agreements**

6.1. Agreements on the acceptance of payment cards, the use of POS – BRD Standard Solution

■ Fee for the payment acceptance of cards issued by BRD	0,15 RON*** + 0,70 RON**** / transaction
■ Fee for the payment acceptance of cards issued by other banks	Interchange Fee***** + 0,15 RON + 0,70 RON / transaction**
■ Non-utilization fee (to be applied only if the monthly turnover is below 3.000 RON / POS / month)	50 RON / POS / month
■ Operational management of POS	5 EUR / month / POS
■ POS terminal guarantee	300 EUR / POS

6.2. Agreements on the acceptance of payment cards, the use of POS – BRD Alternative Solution “Bring your POS”

■ Fee for the payment acceptance of cards issued by BRD	0,15 RON*** + 0,30 RON**** / transaction
■ Fee for the payment acceptance of cards issued by other banks	Interchange Fee***** + 0,15 RON*** + 0,30 RON**** / transaction

6.3.1. Agreements on the acceptance of payment cards, the use of EasyPOS – stand alone

■ Fee for the payment acceptance of cards	0.8% of the transaction value*
■ Operational management of POS	10 RON / month / POS

6.3.2. Agreements on the acceptance of payment cards, the use of EasyPOS – in Retail Packages (clients with TO / income < 1 MEUR)

■ Fee for the payment acceptance of cards	0.6% of the transaction value*
■ Operational management of POS	5 RON / month / POS

6.4. E-Commerce acceptance agreements

■ Installation of an E-Commerce virtual terminal	
o main point of sale	350 EUR (equivalent in the account currency)
o secondary point of sale	200 EUR (equivalent in the account currency)

*This is a min. um fee, the application of the min. um fee is related to the transactions being carried out predominantly by cards held by individual cardholders (customers of the merchant) and only to a small extent by cards held by legal entities or by other types of cards held by individuals (e.g. meal voucher cards).

**The fees are applicable for new or renewed contracts, starting 02.12.2016.

***Free for the payment and processing system Visa and Mastercard, which can be changed depending on the applicable fees by Visa and Mastercard, charged both in the case of transactions with cards issued by other banks and of transactions with cards issued by BRD.

****Bank markup, applicable to each transaction.

*****Interbank fee, the fee paid for each transaction between the Accepting bank and the Issuer bank involved in a payment transaction using the card, according to in force Visa and Mastercard regulations, applicable only to transactions with cards issued by other banks. In case of transactions with cards issued by BRD, it shall not be charged; for information 0.2% debit cards and 0.3% credit cards, maximum thresholds provided by the law for certain transaction categories.

For the full list of interbank fees, including the business/commercial cards or other cards, please visit: <https://www.visaeurope.com/about-us/interchange/fees-and-interchange>

<https://www.mastercard.us/en-us/about-mastercard/what-we-do/interchange.html>.

A. CURRENT OPERATIONS

II. Means of Payment

6. Agreements

6.4. E-Commerce acceptance agreements

■ Use of an E-Commerce virtual terminal	
o main point of sale	15 EUR / luna (equivalent in the account currency)
o secondary point of sale	10 EUR / luna (equivalent in the account currency)
■ Fee for the payment acceptance of cards issued by BRD within E-Commerce	0.15 RON*** + 2.10 RON**** / transaction
■ Fee for the payment acceptance of cards issued by other banks within E-Commerce	Interchange Fee** + 0.15 RON*** + 2.10 RON**** / transaction

6.5. SIMPLIS FACTURI* - Collection of the counter value of the invoices paid by:

■ SIMPLIS DEBIT – Intrabanking Direct Debit and SEPA Direct Debit (fees for finished operations)****	0.50 RON
■ ROBO	1.50 RON
■ ATM	1.50 RON
■ BRD counters (in cash or by payment order)	0.35% min 3 RON
■ BRD@office / e-BRD	1 RON

7. Cards

■ Issuance and renewal of cards	free
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7.1. Card management

■ Cards in RON	
o MasterCard Business, MasterCard Business BRDepo	22 RON / year / card
o MasterCard Business Silver	55 RON / year / card
o VISA Business Silver	55 RON / year / card
o VISA Business Fermier	35 RON / year / card
o MasterCard Corporate	150 RON / year / card
o MasterCard Business Credit Card	100 RON / year / card

*Fee applicable to contracts to be concluded or renewed after 02.12.2016.

**Interbank fee: the fee paid for each transaction between the Acquiring Bank and the Issuing Bank involved in a card payment transaction, according to current Visa and Mastercard regulations, applicable only for transactions made with cards issued by

other banks. For transactions made with BRD-issued cards, this fee will not be charged.

Informative: 0.2% for debit cards and 0.3% for credit cards, maximum thresholds provided by law for certain categories of transactions. For the complete list of interbank fees, including business/commercial cards or other cards, please visit: <https://www.visa-europe.com/about-us/interchange/fees-and-interchange>
<https://www.mastercard.us/en-us/about-mastercard/what-we-do/interchange.html>

***Fee for the Visa and Mastercard payment and processing system, subject to change according to the applicable rates set by Visa and Mastercard, charged both for transactions made with cards issued by other banks and for transactions made with BRD- issued cards.

****Bank margin, applicable for each transaction.

*****For Simplis Debit interbank (SEPA Direct Debit, BRD – other banks), the TransFonD fee applies: 0.50 RON / operation.

A. CURRENT OPERATIONS

II. Means of payments

7. Cards

1. Card management

	Tariff/ fee
■ Cards in USD	
○ VISA Business Silver	25 USD /year /card
■ Cards in EUR	
○ MasterCard Business Silver	25 EUR /year /card
○ MasterCard Corporate	55 EUR /year /card

7.2. Replacement of the cards in Romania

■ Cards in RON	
○ MasterCard Business, MasterCard Business BRDepo	6 RON
○ MasterCard Business Silver	20 RON
○ VISA Business Silver, VISA Business Fermier	20 RON
○ MasterCard Corporate, MasterCard Business Credit Card	50 RON
■ Cards in USD	
○ VISA Business Silver	10 USD
■ Cards in EUR	
○ MasterCard Business Silver	10 EUR
○ MasterCard Corporate	25 EUR

7.3. Urgent replacement of cards abroad

■ Cards in RON	
○ MasterCard Business, MasterCard Business Silver, MasterCard Corporate, MasterCard Business Credit Card	148 USD
○ VISA Business Silver, VISA Business Fermier	250 USD
■ Cards in USD	
○ VISA Business Silver	250 USD
■ Cards in EUR	
○ MasterCard Business Silver, MasterCard Corporate	148 USD

A. CURRENT OPERATIONS

II. Means of	Tariff/ fee
7. Cards	
7.4. Regeneration of PIN	
■ Cards in RON	10 RON
■ Cards in USD	3.5 USD
■ Cards in EUR	2.5 EUR
7.5. Unjustified chargeback	
■ Carduri in RON	6 RON
■ Carduri in USD	10 USD
■ Carduri in EURO	10 EUR
7.6. Use of ATM for cash withdrawals	
■ ATM BRD	
○ Cards in RON, except MasterCard Business Credit Card	0.50%, min. 5 RON
○ Cards in foreign currency	0.50%
○ MasterCard Business Credit Card in RON	1%, min. 5 RON
■ ATM of other banks in Romania	
○ Cards in RON, except MasterCard Business Credit Card	1% + 2.50 RON
○ Cards in USD	1% + 2.50 RON
○ Cards in EUR	1% + 2.50 RON
○ MasterCard Business Credit Card in RON	1% + 4 RON
■ ATM of other banks in EU, in EUR	
○ Cards in RON, except MasterCard Business Credit Card	1% + 2,50 RON
○ Cards in USD	1% + 2,50 RON
○ Cards in EUR	1% + 2,50 RON
○ MasterCard Business Credit Card in RON	1% + 4 RON
■ ATM of other banks abroad	
○ Cards in RON	1.50% + 10 RON
○ Cards in USD	2% + 3 USD
○ Cards in EUR	2% + 3 EUR
○ MasterCard Business Credit Card in RON	2% + 10 RON
■ Use of the ATM to pay the bills	Free
7.7. Use of banking ATM for cash deposits	free

A. CURRENT OPERATIONS

II. Means of payments

7. Carduri

7.8. Use of the ATM to see the list of the latest 10 operations

○ Cards in RON*	0.75 RON
○ Cards in USD	0.30 USD
○ Cards in EURO	0.20 EUR

7.9. Use of ATM to change the PIN

■ ATM BRD

○ Cards in RON*	2 RON
○ Cards in USD	0.7 USD
○ Cards in EURO	0.5 EUR

■ ATM of other banks in Romania

○ MasterCard cards in RON	2 RON
○ MasterCard cards in EURO	0.5 EUR

7.10. Use of ATM to consult the balance

■ ATM BRD

Free

■ ATM of other banks in Romania

○ Cards in RON	2 RON
○ Cards in USD	0.70 USD
○ Cards in EURO	0.50 EUR

7.11. Use of POS at the cash desk for cash withdrawals

■ POS of other banks in Romania

○ Cards in RON	1% + 2.50 RON
○ Cards in USD	1% + 2.50 RON
○ Cards in EUR	1% + 2.50 RON
○ MasterCard Card Business Credit Card in RON	1% + 4 RON

■ POS of other banks in the European Union, in EUR

○ Cards in RON	1% + 2.50 RON
○ MasterCard Card Business Credit Card in RON	1% + 4 RON
○ Cards in USD	1% + 2.50 RON
○ Cards in EUR	1% + 2.50 RON

*The MasterCard business BRDepo does not allow these operations.

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

7. Cards

7.11. Use of POS at the cash desk for cash withdrawals

■	POS of other banks abroad: standard conditions	
○	Cards in RON	1.5% + 10 RON
○	Cards in USD	2% + 3 USD
○	Cards in EUR	2% + 3 EUR
○	MasterCard Card Business Credit Card in RON	2% + 10 RON
✓	POS of other banks abroad: emergency conditions	
■	Cards issued under the VISA logo	
○	Business Silver in RON / USD, Business Fermier in RON	175 USD
■	Cards issued under the MasterCard logo.	
○	Business in RON / EUR	95 USD
○	Business Silver in RON / EUR	
○	Corporate in RON / EUR	
○	Business Credit Card in RON	

7.12. Use of POS at the merchants to make payments – e-Commerce included (purchases of goods and services, including online)

■	POS BRD	Free
■	POS of other banks in Romania	free
■	POS of other banks abroad	free
■	Use of BRD POS to consult the balance	free

7.13. Modify the use limits

■	Cards in RON*	5 RON
■	Cards in USD	1.5 USD
■	Cards in EURO	1.2 EUR

7.14. Card delivery fee by courier

■	Cards in RON	
○	MasterCard Business, MasterCard Business BRDepo*	18 RON
○	MasterCard Business Silver	
○	VISA Business Silver	
○	VISA Business Fermier	
○	MasterCard Corporate	18 RON
○	MasterCard Card de Credit Business	Free
■	Cards in USD	
○	VISA Business Silver	18
■	Carduri in EUR	RON
○	MasterCard Business Silver	18 RON
○	MasterCard Business	

*The MasterCard Business BRDepo card does not allow these transactions.

A. CURRENT OPERATIONS

II. Means of payments

Tariff/ fee

8. BRD@ffice / e-BRD

■ Use of BRD@ffice / e-BRD*	45 RON / month
■ Use of Token / M-Token BRD@ffice / e-BRD	20 RON / user + VAT

9. e-Trezor

■ Use of e-Trezor	30 EUR / month
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10. MyBRDSMS

■ Use of MyBRDSMS	1 EUR / month / user
■ Message received**	0.20 EUR / message

11. YOUNPFA

■ Use of YOUNPFA	Free
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12. MyBRDContact

■ Use of MyBRDContact	Free
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13. TRADENET

■ Use of TRADE NET	
○ Import Module	30 EUR / month
○ Client module	Free

*PREMIUM packages for individual holders has a 20% discount.

**The fee is not charged for the first 3 messages received per month, in terms of providing the account balance.

A. CURRENT OPERATIONS

II. Means of payments

Tarif/ fee

14. Products and Services Packages

14.1. Retail Packages Small Companies

■ Management fee for Antreprenor Curajos PFA	20 RON/ month**
■ Management fee for Antreprenor Curajos PFA PLUS	50 RON/ month**
■ Management fee for Antreprenor Curajos PFA Start Up	free* (management fee)
■ Management of the additional account within the package (in RON)	free
■ Special offer for Paypoint Partners	9.5 RON/ month**

15. Asigurare carduri – CONFORT BUSINESS***

■ Confort Business Mobile Insurance – (stock)	
o Cards in RON	13 USD per year (in RON equivalent)
o Cards in USD	13 USD per year
o Cards in EUR	13 EUR per year
■ Confort Business Mobile Insurance under the Package - (stock)	
o Cards in RON	10 USD per year (in RON equivalent)

*Start-Up Campaign: offer valid for 12 months from the time of package purchase. After the expiry of this period, i.e. 12 months from the purchase, the package will automatically switch to the standard cost of the basic package, according to the list of fees and commissions valid at that time.

**Management fee for Business Confort Insurance is charged outside the package.

*** Discontinued as of July 1, 2026

B. SAVINGS AND INVESTMENTS

B. SAVINGS AND INVESTMENTS

III. Savings

1. YOU BUSINESS SAVE		Tarif/ Fee
■ Opening		Free
■ Maintenance		Free
■ Closing		Free
■ Encashments		Free
■ Transfer of the balance, upon closing the YOU BUSINESS SAVE account, into another YOU BUSINESS SAVE savings account opened at BRD under the same account holder		Free
■ Transfer of the balance, upon closing the YOU BUSINESS SAVE account, into a current account opened at BRD under the same account holder		Free
■ Payments made from the YOU SAVE BUSINESS savings account by the account holder into their current account opened at BRD		Free
2. Atucont PRO (in stock at 07.04.2026)		
■ Opening ATUCONT PRO		Free
■ ATUCONT PRO Maintenance		0.50 EUR / month / account (equivalent in the account currency)
■ Closing ATUCONT PRO		
○ in RON		RON 30
○ in foreign currency (EUR)		EUR 10
■ ATUCONT PRO Issuance of an Account Statement History		Free
■ Transfer of the balance upon closure of an ATUCONT PRO opened with BRD in the name of the same account holder		Free
■ Transfer of the balance upon closure of an ATUCONT PRO to a current account opened with BRD in the name of the same account holder		Free
■ Current account balance information (MyBRD Contact)		0.25 EUR (equivalent in the account currency)
■ Current account balance information (MyBRD SMS)		0.20% EUR (equivalent in the account currency)

B. SAVINGS AND INVESTMENTS

III. Savings

2. Deposits

	Tariff/ fee in RON	in foreign currency
■ Opening of term deposits	free	free
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON	0.90%, min. 3 EUR (or equivalent)

3. Stejar

■ Opening of the account	free
■ Payments of premiums	free
■ Receipts related to the STEJAR operations (redemption, indemnity etc.)	free
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON

4. Brad

■ Opening of the account	free
■ Payments of premiums	free
■ Receipts related to the BRAD operations (redemption, indemnity, etc.)	free
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON

5. BRD Simfonia (former Simfonia 1)

■ Opening of the account	free
■ Subscription	free
■ Redemption	free
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON

6. BRD Bonds

■ Opening of the account	Free
■ Subscription	Free
■ Redemption	Free
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON

7. BRD Diverso (former Diverso Euroopa Regional)

■ Opening of the account	Free
■ Subscription	Free
■ Redemption	Free
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON

8. BRD Shares (former Euroopa Regional Shares)

■ Opening of the account	Free
■ Subscription	Free
■ Redemption	Free
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON

B. SAVINGS AND INVESTMENTS

III. Savings

Tariff/ Fee

10. BRD Index (former Index Europa Regional)

■ Opening of the account	Free
■ Subscription	Free
■ Redemption	Gratuit
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON

11. BRD Euro Fond

■ Opening of the account	Free
■ Subscription	Free
■ Redemption	Free
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON

12. BRD USD Fond

■ Opening of the account	Free
■ Subscription	Free
■ Redemption	Free
■ Cash withdrawal at the cash desk	0.90%, min. 5 RON

IV. Investments

13. Treasury and Capital Market Operations

13.1. Government and Corporate Bonds – Primary Market

■ Subscription to government bonds issued on the local market	
○ RON	0.25%, min. 200 RON + SaFIR fee
○ Foreign currency	0.25%, min. 50 EUR + SaFIR fee
■ Collection of income – Local market	
○ Interest / coupons	Free
○ Receipts mainly upon maturity	Free
■ Collection of income – Foreign markets	
○ Notification	20 EUR
○ Receipt	20 EUR

13.2. Government and Corporate Bonds – Secondary Market

A. Tranzactii de vanzare – cumparare (RON si valuta)

■ Contrapartida BRD	Free
■ Other counterparties - Local Market	
○ RON	0.05%, min. 100 RON, max. 2.500 RON + SaFIR fee
○ Foreign currency	0.05%, min. 50 EUR, max. 750 EUR + SaFIR fee

B. SAVINGS AND INVESTMENTS

IV. Investments

13. Treasury and Capital Market Operations

13.2. Government and Corporate Bonds – Secondary Market

A. Put and call transactions (RON and FCY)

■ Other counterparties – Foreign markets	
○ Mature markets and the EURO Zone	35 EUR
○ Emerging markets	70 EUR

B. Transfers without payment

■ Local market	
○ between dealers on the interbanking market	0.05%, min. 100 RON, max. 2.500 RON + SaFIR fee
○ between the interbanking market and BSE	100 RON + SaFIR fee and RoCLEAR
■ Foreign markets	
○ Mature markets and the EURO Zone	35 EUR
○ Emerging markets	70 EUR

C. REPO agreements

■ BRD counterparty	-
■ Other counterparties	
○ REPO Agreement initiation – RON	0.05%, min. 100 RON, max. 2.500 RON + SaFIR fee
○ REPO Agreement Initiation– Foreign Currency	0.05%, min. 50 EUR, max. 750 EUR + SaFIR fee
■ Securities Substitution under the REPO Agreement	100 RON + SaFIR fee
■ REPO Margin Calls Settled with Government Securities	100 RON + SaFIR fee
■ REPO Agreement Maturity	
○ RON	50 RON + SaFIR fee
○ valuta	100 RON + SaFIR fee

D. Pledges (with BRD or Other Beneficiaries as Pledgee)

■ Pledge Setup	50 RON + SaFIR fee
■ Substitution of Pledged Securities	50 RON + SaFIR fee
■ Change of Pledge Beneficiary	50 RON + SaFIR fee
■ Pledge Maturity	50 RON + SaFIR fee
■ Pledge Enforcement	
○ By appropriation	50 RON + SaFIR fee
○ By Sale	Subject to the fees applicable to purchase and sale transactions

E. Disputed Securities

Tariff/ Fee

100 RON + SaFIR fee

B. SAVINGS AND INVESTMENTS

IV. Investments

Tariff/ Fee

13. Treasury and Capital Market Operations

13.3. Custody of Government and Corporate Securities

■ Government and Corporate Securities Issued on the Local Market

○ RON

Free SaFIR (OTC), 0.25% per year BVB + TVA*

○ Foreign currency

Free SaFIR (OTC), 0.25% per year BVB + TVA*

■ Government and Corporate Securities Issued on Foreign Markets

○ Developed Markets and the Euro Area

0.03% per year, min. 500 EUR + TVA*

○ Emerging Markets

0.30% per year, min. 500 EUR + TVA*

13.4. Public Offerings, Dividend Distribution, and Mutual Fund Units

■ Selling Agent for Public Offerings

5%

■ Distribution of Dividends, Interest Payments / Principal Repayment for Bond Issues for Which the Bank Acts as Selling or Distribution Agent

min. 5%

■ Distribution of Mutual Fund Units

min. 0.70%

13.5. Securities Custody Services

A. For Resident Investors

■ Safekeeping of Securities

○ Up to RON 10 million

min. 0.20% / an + TVA

○ Above RON 10 million

min. 0.40% / an + TVA

■ Processing of Securities Transfers: Delivery and Receipt of Securities to/from a Clearing, Settlement and Depository Institution Authorized by CNVM

○ Up to RON 1,000 per transaction / issuer

25 RON

○ RON 1,000.01 – RON 10,000 per transaction / issuer

40 RON

○ Above RON 10,000 per transaction / issuer

60 RON

■ Corporate Actions Services (issuer notifications, dividend collection, etc.)

min. 23.50 RON / operatiune + TVA

B. For Non-Resident Investors

■ Safekeeping of Securities

○ Up to RON 10 million

min. 0.20% / an

○ RON 10 - 50 milion

min. 0.10% / an

○ Above RON 50 milion

min. 0.04% / an

*Comisionul se aplica la valoarea nominala medie a detinerilor lunare, baza de calcul 360. Comisionul se percepe lunar, la data de 15 a lunii urmatoare.

B. SAVINGS AND INVESTMENTS

IV. Investments

Tariff/ Fee

13. Treasury and Capital Market Operations

13.5. Servicii de custodie a valorilor mobiliare

B. For Non-Resident Investors

■ Processing of Securities Transfers: Delivery and Receipt of Securities to/from a Clearing, Settlement and Depository Institution Authorized by CNVM	45 EUR / tranzaction
■ Corporate Actions Services (issuer notifications, dividend collection, etc.)	
○ or companies listed on CNVM-regulated markets	15 EUR / operatiune
○ for non-listed companies	95 EUR / operatiune

13.6. Transactions on Foreign Capital Markets

■ Net Brokerage Fee	-
■ Securities Account Maintenance Fee	-
■ Trading Fee	
○ Euronext Paris	0.05%, min. 25 EUR / tranzaction
○ London Stock Exchange	0.05%, min. 20 GBP / tranzaction
○ Deutsche Borse Frankfurt	0.05%, min. 25 EUR / tranzaction
○ Swiss Exchange Zurich	0.05%, min. 40 CHF / tranzaction
○ Wiener Borse	0.05%, min. 60 EUR / tranzaction
■ Settlement Fee	
○ Euronext Paris	6 EUR / tranzaction
○ London Stock Exchange	16 GBP / tranzaction
○ Deutsche Borse Frankfurt	16 EUR / tranzaction
○ Swiss Exchange Zurich	16 CHF / tranzaction
○ Wiener Borse	16 EUR / tranzaction
■ Share Transfer Fee between Wiener Börse and the Bucharest Stock Exchange (BVB)	7.50 EUR

C. OTHER SERVICES

B. OTHER SERVICES

1. Payment Incidents		Tarif/ fee
■ Consulting the Payment Incidents Centre (PIC) database at the clients' request		
o For each request sent through the Headquarters		6 RON + VAT
o For each request sent through the subordinated entities		7 RON + VAT
2. Transmitted Messages		
2.1 Fax		
■ Transmission by fax in the country of the documents regarding documentary letters of credit, stand-by letters of credit, payment orders at the specific request of the client		1,50 EUR / page (in RON equivalent)
2.2. Post		
■ Charges for messages sent by post		
o registered letter		According to Post Office rates +VAT
o special express courier		According to DHL rates +VAT
3. Letters of good standing		
3.1. Letters of good standing in RON		
■ Issue of letters of good standing for the BRD clients		
o under normal conditions		25 EUR (in RON equivalent) +VAT
o under emergency conditions		50 EUR (in RON equivalent) +VAT
3.2. Letters of good standing in foreign currency		
■ Issue of letters of bank reference and good standing for the BRD clients, at their request		negotiable, min. 50 EUR +VAT
4. Audit		
■ Audit information		5 EUR / account (or equivalent in the account currency) + VAT
5. Garnishments		
■ Management of garnishments		50 RON* / letter of set-up of a garnishment
6. Rental of safe deposit boxes (shall be charged at the declared value, in RON equivalent)		
o Type 1 box		1.50%/year, min. 44.4 RON /month + VAT
o Type 2 box		1.50%/year, min. 56.5 RON /month + VAT
o Type 3 box		1.50%/year, min. 68.6 RON /month + VAT
o Type 4 box		1.50%/year, min. 80.7 RON /month + VAT
o Type 5 box		1.50%/year, min. 112.9 RON/ month + VAT
o Type 6 box		1.50%/year, min. 225.8 RON/ month + VAT
o Type 7 box		1.50%/year, min. 362.9 RON/ month + VAT
o Type 8 box		1.50%/year, min. 544.4 RON/ month + VAT

* Automatically charged at the time of setting the garnishment address. The charged fee will not exceed the garnished amount.

B. OTHER SERVICES

7. Other services	Tariff/ Fee
■ Cashpayment of the invoices at the counter	0.6%, min. 10 RON
■ Invoices payments with cash & cards at the APT/ MBA payment machines	free
■ Checking the authenticity of banknotes (RON, foreign currency) at clients' request	1 EUR / banknote (RON equivalent)
■ Receiving and safekeeping valuable objects and documents	1% / year, min. 25 EUR/ month (RON equivalent) + VAT
■ Booking for foreign exchange operations	Free
■ Receipt / safekeeping of cash bags	0.10% + TVA
■ Recording of capital to set up the dedicated assets	Free
■ Issuing copies of Forms and Bank documents at the client's request	1 EUR / pagina (in echivalent RON) + TVA
■ Issuing online Recom Certificate, at the customer's request	30 RON / interogare
■ Issuing Confirmation Letter	10 RON / adresa + TVA
■ Issuing banking forms	Free
■ Electronic Archive of Real Estate Securities registration/update	Conform tarif operator agreed
■ Verification of signatures on documents received directly from customers	10 EUR + TVA
■ SWIFT fees for signatures authentication messages sent to other banks	15 EUR/ mesaj

D. ANNEX

ANNEX NO.1

STANDARD USE LIMITS FOR BUSINESS CARD

The number and value of transactions /day that can be made at ATM and merchants, in the currency account to which the card is attached, is presented as follows:

CARDS IN RON	CASH WITHDRAWALS		PAYMENTS TO MERCHANTS		TOTAL *	
	No.	Value	No.	Value	No.	Value
MasterCard Unembossed	5	4,000	7	13,300	10	16,000
MasterCard Business Silver	10	7,000	15	26,600	20	30,000
VISA Business Silver	10	7,000	15	25,000	20	28,500
VISA Business Fermier	10	7,000	15	25,000	20	28,500
MasterCard Corporate	20	9,000	30	50,000	40	55,500
MasterCard Card de Credit Business	15	10,000	20	60,000	30	63,000

CARDS IN USD	CASH WITHDRAWALS		PAYMENTS TO MERCHANTS		TOTAL *	
	No.	Value	No.	Value	No.	Value
VISA Business Silver	6	3,000	15	9,000	18	10,500

**Represents the maximum number and value of the allowed transactions and may be less than the sum of the allowed transactions by type of transaction.*

ANNEX NO.1

STANDARD USE LIMITS FOR BUSINESS CARD

The number and value of transactions / day that can be made at ATM and merchants, in the currency account to which the card is attached, is presented as follows:

CARDS IN EURO	CASH WITHDRAWALS		PAYMENTS TO MERCHANTS		TOTAL*	
	No.	Value	No.	Value	No.	Value
MasterCard Unembossed	5	1,000	7	4,000	10	4,500
MasterCard Business Silver	10	2,000	15	8,000	20	9,000
MasterCard Corporate	20	2,000	30	15,000	40	16,000

STANDARD CASH DEPOSIT LIMITS FOR BUSINESS CARDS**

Currency card	Maximum number of transactions/day	Maximum deposit amount/day
RON	20	60.000 RON
EUR	20	12.000 EUR
USD	20	12.000USD

- *Represents the maximum number and value of the allowed transactions and may be less than the sum of the allowed transactions by type of transaction.
- ** Only for an automated teller machine that allows this type of operation

**THE FUTURE
IS YOU**



BRD

GROUPE SOCIETE GENERALE