

Fees and commissions guide for individuals

Products withdrawn from the bank's offer

into force starting with: **17.10.2025**

Packages of products and services

Products and services packages	CARD LIKE (withdrawn from the Bank's offer starting 15.09.2023)	CARD START LEI	CARD DE ZI CU ZI LEI ⁸	CARD SENIOR
	(withdrawn from the Bank's offer starting 23.07.2024)			
Products and services included for free				
Standard current account	✓lei	✓lei	✓lei	✓lei
Debit card	✓ISIC/MAEUB	✓ Mastercard/VISA Standard	✓MasterCard/VISA Standard/A la Carte	✓ Mastercard/Visa Standard
Remote banking services (optional in the package)	✓ MyBRD Contact, YOU BRD online banking service	✓ MyBRD Contact, YOU BRD online banking service	✓ MyBRD Contact, YOU BRD online banking service	✓ MyBRD Contact, MyBRD SMS, YOU BRD online banking service
Savings account (optional)	-	✓Atucont*/YOU Save lei	✓Atucont*/YOU Save lei	✓Atucont*/YOU Save lei
Automatic subscription in investment funds (optional)	-	✓	✓	✓
Free operations included in the package/month				
Cash withdrawals from BRD ATMs	✓unlimited in lei	✓unlimited in lei	✓unlimited in lei	✓unlimited in lei
Cash withdrawals from BRD counter	-	-	-	-
Cash withdrawals from ATM other banks from Romania	-	✓2 in lei	✓unlimited in lei	-
SMS Alerts	-	-	-	✓2
Credit transfer – Intrabanking incomings	✓unlimited in lei	✓unlimited in lei	✓unlimited in lei	✓unlimited in lei
Credit transfer – Interbanking incomings	✓ 1 in lei	✓unlimited in lei	✓unlimited in lei	-
Credit transfer – Intrabanking payments via YOU BRD online banking service	✓unlimited in lei	✓unlimited in lei	✓unlimited in lei	✓unlimited in lei
Credit transfer – Interbanking payments via YOU BRD online banking service	-	standard - 50%	✓unlimited in lei	-
PIN changes at BRD ATM/ List of the last 10 autorised transactions issued at BRD ATM's	-	-	✓unlimited	-
Other benefits				
Savings account - (Atucont*/YOU Save) management fee	-	standard - 100%	standard - 100%	standard - 100%
Annual management fee for debit card	standard - 100%	standard - 100%	standard - 100%	standard - 100%
Loan file analysis fee ¹	standard - 20%	-	standard - 50%	standard - 20%
Annual management fee for Standard credit card ²	standard - 100%	standard - 100%	standard - 100%	standard - 100%
Annual management fee for Gold credit card ²	-	-	standard - 100%	-
Credit transfer – Interbanking payments in foreign currency to beneficiaries from countries outside the single euro payment area	-	-	-	-
Bonus over the interest rate of savings account Atucont*/YOU Save & term deposits in case of domiciliation of the monthly incomes in BRD current accounts	-	-	-	According to the list of interests rates in force
Insurance attached to the card.; /Mobile Plus ³	6/8 usd/year (equiv. in account currency)	8/9 usd/year (equiv. in account currency)	8/9 usd/year (equiv. in account currency)	8/9 usd/year (equiv. in account currency)
Monthly package maintenance fee				
Without fulfilling recurrent income condition in BRD current account	0 lei/month	6 lei/month	12 lei/month	3.9 lei/month

Fulfilling recurrent income condition in BRD current account	0 lei/month	0 lei/month ⁴	0 lei/month ⁴	1.9 lei/month
Package closing fee	0 lei	0 lei	0 lei	0 lei

Products and services packages (withdrawn from the Bank's offer starting 23.07.2024)

Products and services included for free

Standard current account

Debit card

Remote banking services (optional in the package)

Savings account (optional)

Automatic subscription in investment funds (optional)

Free operations included in the package/month

Cash withdrawals from BRD ATMs

Cash withdrawals from BRD counter

Cash withdrawals from ATM other banks from Romania

Cash withdrawals from ATM other banks from abroad

Credit transfer – Intrabanking incomings

Credit transfer – Interbanking incomings

Credit transfer – Intrabanking payments via YOU BRD online banking service

Credit transfer – Interbanking payments via YOU BRD online banking service

PIN changes at ATM BRD/ List of the last 10 autorised transactions issued at BRD ATM's

Other Benefits

Savings account YOU Save/Atucont* management fee

Loan file analysis fee¹

Annual management fee for Standard credit card and Gold credit card²

Annual management fee for A la Carte debit card

MyBRD SMS service with 20 alerts included/month⁵

Credit transfer – Interbanking payments in foreign currency to beneficiaries from countries outside the single euro payment area

Insurance attached to the card /Mobile Plus³

Travel insurance (free)

BRDAV Avantaj 2 Clasic (free – only for the package owner)

Monthly package maintenance fee

Without fulfilling recurrent income condition in BRD current account

Fulfilling recurrent income condition in BRD current account

Package closing fee

CARD GOLD LEI⁶

CARD PLATINUM LEI

✓lei

✓Mastercard/Visa Gold

✓ MyBRD Contact, YOU BRD online banking service

✓Atucont lei

✓

✓unlimited in lei

-

✓unlimited in lei

✓2

✓unlimited in lei

✓unlimited in lei

✓unlimited in lei

✓unlimited in lei

✓unlimited

0 lei

standard - 50%

standard - 100%

standard - 30%

2 lei/ month

-

8/9 usd/year
(equiv. in account currency)

✓

✓

20 lei/month

0 lei/month⁴

0 lei

✓lei

✓MasterCard Platinum

✓ MyBRD Contact, YOU BRD online banking service

✓Atucont lei

✓

✓unlimited in lei

-

✓unlimited in lei

✓unlimited

✓unlimited in lei

✓unlimited in lei

✓unlimited in lei

✓unlimited in lei

✓unlimited

0 lei

standard - 50%

standard - 100%

standard - 30%

2 lei/ month

-

8/9 usd/year
(equiv. in account currency)

✓

✓

50 lei/month

0 lei/month⁴

0 lei

¹The discount applies for any type of credit (except for Prima Casă). The package owner benefits from this reduction regardless of the number of loans contracted during the life of the package and regardless of the currency of the loan.

²The annual management fee of the credit card is free, during the period of ownership of the package by the holder, starting with the next payment date of the annual management fee charged on the anniversary date of the credit card after the purchase of the package or at the first operation performed with the introduction of the PIN code.

³Insurance component, in two alternatives, optional in the package. Only one of the two options can be chosen, at the moment of package opening. The preferential premium is perceived in the equivalent of the currency of the paying account, separate from the monthly maintenance fee of the package. The package owner may benefit of the preferential prices for Confort premium granted in the package only for the card included in the package (package owner's card).

The Card Like package customer can benefit from preferential rates of the Confort premium granted in the package only for the insurance taken out until 14.09.2023.

⁴The monthly package management fee is 0 (zero) lei/month, under the condition of: recurrent incomes encashments, for Card Start lei, Card de Zi cu Zi lei, Card Gold lei, Card Platinum lei packages.

Recurrent income means that income which fulfills all of the followings: (i) it comes from regular cash incomings: salaries, rents, pensions, allowances, scholarships or other regular types of incomes; (ii) is received in the current accounts of the customer held at BRD; (iii) is at least: 1.000 lei/month for Card Start Lei package; 2.500 lei/month for Card de Zi cu Zi Lei package; 8.000 lei (or equivalent in account currency)/month for Card Gold package; 12.000 lei/month for Card Platinum package. Amounts coming from loans granted by the Bank, deposits which reach maturity, credit transfers between own accounts are not considered regular income.

In case the condition of regular income encashment stated above is not fulfilled, the Bank will charge the package management fee as stated in the Taxes and Fees Guide for Individuals in force. In this case, the client irrevocably and unconditionally authorizes the Bank to automatically deduct from the package account the value of the package management fee on the 20th of each month, for the previous month in which no recurring revenue was received or assets holding condition in BRD Group was not fulfilled in the mentioned amount. In all cases, the customer will benefit from a grace period in the month when the package is activated and in the following calendar month, in which the customer will not pay the package management fee regardless if the regular income condition or assets holding in BRD Group in the mentioned amounts is fulfilled or not. Starting with the 4th calendar month, counting also the activation month, the Bank will verify, for the previous calendar month, the meeting of the recurrent income condition in the mentioned amounts, for the current accounts of the customer opened at BRD (except for Prem1er package, for which the condition is verified for a period of 12 months previous the month when the condition is checked, respectively for the number of months from the date the Prem1er package was opened if this is smaller than 12 months) or assets holding in BRD Group, in products held by the client at BRD, in the mentioned amounts. If the condition is not fulfilled, the Bank will charge the package management fee in force and will debit the package account based on the mentioned direct debit mandate. It does not constitute a renunciation of the Bank to the right to receive this commission in the future situation in which this right was not exercised within a certain period, without retroactively charging the client costs.

⁵Optional service included in the package with special tariff, that is charged separate from the monthly package management fee.

⁶The monthly package management fee is 0 (zero) lei/month for the lifetime of the package, for customers who apply online for the package offer within the BLACK FRIDAY Campaign, in the period 11– 13.11.2022 on the campaign page www.brd.ro/yey-friday and the package subscription is done in any BRD branch, until 15.12.2022.

*Starting 16.06.2025, Atucont savings account was no longer commercialized.

**Components of package ranges
(withdrawn from the Bank's offer starting 17.01.2020)**

Products and services included

	SPRINT PE+	STUDENT PE+	SENIOR PE+	EURO PE+	AZI PE+ GOLD	AZI PE+ PLATINUM
Current account	✓ lei	✓ lei	✓ lei	✓ eur	✓ lei	✓ lei
Debit card	✓ Sprint lei	✓ ISIC/ MAEUB lei	✓ MasterCard/ Visa Standard lei	✓ MasterCard Standard eur	✓ MasterCard Visa Gold lei	✓ MasterCard Platinum lei
MyBRD remote banking services	✓ Contact, YOU BRD online banking service (optional)		✓ Contact, MyBRD SMS, YOU BRD online banking service	-	✓ Contact, YOU BRD online banking service	✓ Contact, YOU BRD online banking service
Travel insurance ¹	-	-	-	-	✓	✓
Avantaj 2 Hospitalization insurance ²	-	-	-	-	✓ Clasic	✓ Clasic
Savings account (Atucont/Atusprint/Atustart)	-	-	✓ lei	-	✓ lei	✓ lei

Free operations/ month

Cash withdrawals in lei at BRD ATMs/ Balance inquires at BRD ATMs	✓ unlimited	✓ unlimited	✓ unlimited	-	✓ unlimited	✓ unlimited
Cash withdrawals in eur at BRD counter	-	-	-	✓ 2	-	-
Credit transfer - Intra-banking payments in lei via YOU BRD online banking service	✓ unlimited	✓ unlimited	✓ unlimited	-	✓ unlimited	✓ unlimited
Credit transfer - Inter-banking payments in lei via YOU BRD online banking service	-	-	-	-	✓ unlimited	✓ unlimited
Credit transfer - Intra-banking incomings in lei and foreign currency	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Inter-banking incomings in lei	✓ 1	✓ 1	-	-	✓ unlimited	✓ unlimited
SMS alerts for crediting of the current account with amounts >= 500 lei/ month	-	-	✓ 2	-	✓ unlimited	✓ unlimited
PIN changes at BRD ATMs/ List of the last 10 autorised transactions issued at BRD ATM's	-	-	-	-	✓ unlimited	✓ unlimited

Other discounts

Loan file analysis fee	-	standard - 20%	standard - 20%	-	standard - 50%	standard - 50%
Annual maintenance fee for the Standard Credit card with installements	-	-	-	-	FREE the 1 st year	FREE the 1 st year
"À la carte" debit card annual maintenance fee	-	-	-	-	standard - 30%	standard - 30%
MyBRD SMS service with 20 alerts included/ month ³	-	-	-	-	2 lei/ month	2 lei/ month
Insurance attached to the debit card, as optional, one of the three alternatives: Confort Platinum/ / Confort Mobile Plus ⁴	-	6 / 8 usd/ year	6 / 8 usd/ year	-	6/ 8 usd/ year	6 usd/ year (only Confort insurance)
Bonus over the interest rate of term deposits in lei in case of domiciliation of the monthly incomes in BRD current accounts	-	-	standard +0.05%	-	-	-
Bonus over the interest rate of savings accounts (Atucont) in lei in case of domiciliation of the monthly incomes in BRD current accounts	-	-	standard + 0.15%	-	-	-

Package management commission per month

Without fulfilling recurrent income condition in BRD current account	0 lei/month	3.9 lei/month	3 eur/month	20 lei/month	50 lei/month
Fulfilling recurrent income condition in BRD current account		1.9 lei/month		0 lei/month ⁵	0 lei/month ⁵

Components of package ranges (withdrawn from the Bank's offer starting 17.01.2020)	CLASIC		SELECT				DRUM BUN
	LEI	EUR	LEI		EUR		EUR
Products and services included							
Current account	✓	✓	✓		✓		✓
Debit card	✓ Maestro, Visa/ Mastercard A la Carte	✓ Mastercard Standard	✓ Mastercard Standard/ Transport, Visa Clasic, Visa / Mastercard A la Carte		✓ Mastercard Standard		✓ Mastercard Standard
Call Center service MyBRD Contact	✓		✓				✓
Avantaj 2 Hospitalization insurance ²	✓ Clasic		✓ Clasic/ Plus				-
Insurance attached to the debit card (mandatory in the 1 st year), / Confort Mobile Plus ⁴	✓ 6/ 8 eur/ usd /year		✓ 6/ 8 eur/ usd/ year				✓ 6/ 8 eur/year
Optional products and services (included): YOU BRD online banking service, MyBRD SMS	✓		✓				✓
Free operations/ month							
Cash withdrawals in lei at BRD ATMs	✓ 1		✓ 3				✓ 2
Balance inquiries at BRD ATMs/ Credit transfers - Intra-banking incomings in lei and foreign currency/ Credit transfers - Intra-banking payments in lei via YOU BRD online banking service	✓ unlimited		✓ unlimited				✓ unlimited
Other discounts							
Debit card annual maintenance fee ⁶ / Loan file analysis fee (exception Prima Casa and car loans granted through the network of authorized dealers Dacia/ Renault/ Nissan)/ Overdraft analysis fee							
normal option	standard - 20%		standard - 20%				standard - 20%
LOIAL option	standard - 25%		standard - 25%				-
Package management commission per month							
Package management fee (for packages sold before 18.05.2009, the management fee into force at that time shall be charged)	6.5 lei/ month	1.9 eur/ month	9 lei/ month with basic hospitalization insurance (Avantaj 2 Clasic)	20 lei/ month with extended hospitalization insurance (Avantaj 2 Plus)	2.7 eur/ month with basic hospitalization insurance (Avantaj 2 Clasic)	6 eur/ month with extended hospitalization insurance (Avantaj 2 Plus)	2 eur/ month
Package closure fee	0 lei		0 lei				0 lei

Notes: Starting 17.01.2020, the commercial names of the packages were modified as follows: Student PE+ package → Card Like package; Senior PE+ package → Card Senior package; EURO PE+ package → Card Start Euro package; AZI PE+ Gold package → Card Gold; AZI PE+ Platinum package → Card Platinum package.

¹Insurance component included for free for the package Holder, attached to embossed debit cards included in the packages;

²Insurance component included for free for the package Holder, over the lifetime of the package;

³Optional service included in the package, with special tariff that is perceived separately from the monthly management fee of the package;

⁴Insurance component, with three alternatives, included optional in the package. Only one of the three options can be chosen, at the moment of opening the package. The preferential premium is perceived in the currency equivalent of the paying account, separate from the monthly management fee of the package;

⁵The monthly package management fee for AZI PE+ package is 0 (zero) lei/ month, if the recurrent income condition is fulfilled. Recurrent income means that income which fulfills all the following: (i) it comes from regular cash incomings: salary, pension, rent, allowance or other regular type of income (ii) is received monthly in the current accounts of the customer held at BRD (iii) is at least 8.000 lei/ month for AZI PE+GOLD packages or at least 12.000 lei/ month for AZI PE+ PLATINUM packages. Amounts coming from loans granted by the Bank, deposits which reach maturity, credit transfers between own accounts, etc, are not considered regular income. In case the condition for regular income fulfillment stated above is not met, on the 20th of each month, the Bank will collect from the current account of the package the value of the package management fee - without fulfilling the recurrent income condition, as stated in the Taxes and Fees Guide for Individuals, applicable currently, for the previous month in which regular income condition was not met. In all cases, the customer will benefit from a grace period in the month when the package is activated and in the following calendar month, in which the customer will not pay the package management fee regardless if he fulfills the regular income condition or not, in the amounts mentioned. Starting with the 4th calendar month, counting also the activation month, the Bank will verify, for the previous calendar month, the meeting of the recurrent income condition in the amounts mentioned, for the current accounts of the customer opened at BRD. If the recurrent income condition is not met, the Bank will charge the package management fee as stated in the Taxes and Fees Guide for Individuals, applicable currently.

⁶For the Holder's cards contracted within products and services packages CLASIC, SELECT, DRUM BUN reduced annual management fees are charged as presented in the above mentioned table, with the exception of the cards „A la Carte”/ Suporter/ Mastercard A la Carte Contactless/ Transport/ Mastercard BRD Vreaubilet for which the management fee is annual. The management fees for cards are perceived separately from the monthly management fees for packages

■ Packages features PREMIUM, SPRINT, STUDENT, e-CLICK :

Product name	PREMIUM package		SPRINT package	STUDENT package	e-CLICK package
Currency	LEI	EUR	LEI	LEI	EUR
MANDATORY PRODUCTS AND SERVICES					
Current account	✓	✓	✓	✓	✓
Debit card	✓ Mastercard/ Visa GOLD	✓ Mastercard GOLD	✓ Sprint	✓ ISIC/ MAEUB/ Visa Electron	✓ Mastercard ePayment
Call Center MyBRD Contact	✓		✓	✓	✓
Avantaj 2 Hospitalization insurance ¹	✓ Plus		✓	✓	-
Confort Insurance ²	✓ 5 eur/ usd/ year		✓ 5 usd/ year	✓ 5 usd/ year	✓ Confort online
OPTIONAL PRODUCTS AND SERVICES					
YOU BRD online banking service	✓		✓	✓	✓
SMS banking MyBRD SMS	✓		✓	✓	-
FREE OPERATIONS/ MONTH					
Cash withdrawals in lei at BRD ATMs	✓ 5		✓ 2	✓ 2	✓ 1
Balance inquiries at any BRD ATM	✓ unlimited		✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Intra-banking incomings in lei and foreign currency	✓ unlimited		✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Intra-banking payments in lei via YOU BRD online banking service	✓ unlimited		-	✓ nelimitate	✓ unlimited
OTHER DISCOUNTS					
Debit card annual maintenance fee ³	standard - 20%		standard - 20%	standard - 20%	standard - 20%
Loan file analysis fee ⁴	standard - 20%		-	standard - 20%	standard - 20%
Overdraft analysis fee	standard - 20%		-	standard - 20%	standard - 20%

Products and services packages		
"PREMIUM" package	lei	foreign currency
■ Package management fee	35 lei/ month	10 eur/ month
■ Package closure	0 lei	
"e-CLICK" package		
■ Package management fee	8.5 lei/ month	
■ Package closure	0 lei	
"SPRINT" package/ "STUDENT" package		
■ Package management fee	4 lei/ month	
■ Package closure	0 lei	
„Summer" package (promotional offer valid: 16.07-15.09.2012)	lei	foreign currency
■ Package management fee	4 lei/ month	1 eur/ month
■ Package closure	0 lei	

■ Content of campaign packages SENIOR PE+/ BLACK FRIDAY:

	SENIOR PE+ Package ⁵	BLACK FRIDAY Package ⁶	BLACK FRIDAY Package ⁷	BLACK FRIDAY Package ⁸
Promotional offer valid in:	• 30.09 – 31.12.2016 • 21.08 - 15.10.2017	• 09.07 – 01.10.2018	• 25.11 - 27.11.2016	• 17.11 - 19.11.2017 • 16.11 - 18.11.2018
PRODUCTS AND SERVICES INCLUDED				
Current account	✓ lei	✓ lei	✓ lei	✓ lei
Debit card	✓ Maestro/Visa Electron lei	✓ MasterCard/Visa Standard lei	✓ Maestro/Visa Electron lei	✓ MasterCard/ Visa Standard lei
MyBRD remote banking services	✓ Contact/ SMS/ YOU BRD online banking service	✓ Contact/ SMS/ YOU BRD online banking service	✓ Contact/ YOU BRD online banking service	✓ Contact/ YOU BRD online banking service
Savings account (Atucont*/YOU Save)	✓ lei	✓ lei	-	-
FREE OPERATIONS/ MONTH				
Cash withdrawals in lei at BRD ATM's	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Intrabanking payments in lei via YOU BRD online banking service	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Intrabanking incomings in lei and foreign exchange	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
Credit transfer - Interbanking incomings in lei	-	-	✓ unlimited	✓ unlimited
SMS alerts for crediting the current account with amounts >= 500 lei/ month	✓ 2	✓ 2	-	-
Balance inquires at BRD ATM's	✓ unlimited	✓ unlimited	✓ unlimited	✓ unlimited
OTHER DISCOUNTS				
Loan file analysis fee	standard - 20%	standard - 20%	-	-
Annual maintenance fee for the Credit card Standard with installements	-	FREE the 1 st year	-	FREE the 1 st year
Confort Insurance ⁹	5 usd/ year	5/6/8 usd/ year depending on the Confort insurance type	-	-
Bonus for term deposits in lei in case of domiciliation of the monthly incomes in BRD current accounts	standard + 0.05%	standard + 0.05%	-	-
Bonus for savings accounts in lei (Atucont*/YOU Save) in case of domiciliation of the monthly incomes in BRD current accounts	standard + 0.15%	standard + 0.15%	-	-
PACKAGE MANAGEMENT PER MONTH				
Without fulfilling recurrent income condition in BRD current account	-	-	0 lei/ month	0 lei/ month
Fulfilling recurrent income condition in BRD current account	Promotional offer valid in: 30.09 - 31.12.2016 • 0 lei/month, until the date of 30.11.2017, inclusively	Promotional offer valid in: 09.07 - 01.10.2018 • 0 lei/ month, until the date of 01.10.2019, inclusively		

- 1.9 lei/month, starting with:
01.12.2017
Promotional offer valid in: 21.08 - 15.10.2017
- 0 lei/ month, until the date of
31.10.2018, inclusively
- 1.9 lei/ month, starting with:
01.11.2018

- 1.9 lei/month, starting with:
02.10.2019

¹ Insurance component included for free for the package holder, on the lifetime of the package. Insured events: hospitalisation following an accident or illness and surgery following an accident or illness (extended level: Plus); Content of insurance benefits: for hospitalisation: daily benefit = 43 lei/ 10 eur, granted for a maximum number of days covered; for surgery: maximum benefit = 2150 lei/ 500 eur: depending on the type of surgery, a percentage of this amount shall apply. In case general anaesthesia is used, an additional benefit of 430 lei/ 100 eur will be paid. For further information, see the insurance information note; ² Insurance component included as mandatory in the 1st year in the package, with preferential premium that prevails, in the equiv. currency of the paying account, separate from monthly management fee of the package; ³ For debit cards provided within packages of products and services: PREMIUM, SPRINT, STUDENT, e-CLICK are perceived annual maintenance commissions discounted with 20% from standard. Debit cards maintenance commissions are prevaled separate from monthly management fee of the package; ⁴ Except Prima Casa and car loans granted through the authorised Dacia/Renault/Nissan dealer network; ⁵ Package commercialised within the following campaigns addressed to retirees: (i) 2016 Seniors National Campaign, in the period 30.09 - 31.12.2016 (ii) 2017 Seniors National Campaign, in the period 21.08 - 15.10.2017, (iii) 2018 Seniors National Campaign, in the period 09.07 - 01.10.2018; ⁶ Package commercialised within the BLACK FRIDAY campaign, in the period 25.11 - 27.11.2016. Package subscription was available in any BRD unit, until 31.12.2016, inclusively, based on the identification code received after applying online for a package on the BLACK FRIDAY campaign page from BRD; ⁷ Package commercialised within the BLACK FRIDAY campaign, in the period 17.11 - 19.11.2017. Package subscription was available in any BRD unit, until 31.12.2017, inclusively, after applying online for a package on the BLACK FRIDAY campaign page from BRD; ⁸ Package commercialised within the BLACK FRIDAY campaign, in the period 16.11 - 18.11.2018. Package subscription was available in any BRD unit, until 31.12.2018, inclusively, after applying online for a package on the BLACK FRIDAY campaign page from BRD; ⁹ Insurance component included optional in the package, with preferential premium that is perceived, in currency equivalent of the paying account, separate from the monthly management fee of the package.

*Starting 16.06.2025, Atucont savings account was no longer comercialized.

Current account with basic services for non-vulnerable customers ¹ (withdrawn from the Bank's offer starting 16.06.2024):		LEI
Required operations for:		
Account opening fee		free
Account management fee		6 lei/ month
Account closure fee		free
Cash deposits in lei, in the account, at the counter (Account Holder)		free
Services that allow cash withdrawals from the account:		
Cash withdrawals in lei at the counter		free
Cash withdrawals in lei at BRD ATM's ²		free
Cash withdrawals in lei at ATMs of other Banks from Romania ²		free
Cash withdrawals at ATMs of Banks abroad (foreign Banks) ²		free

¹**Financially invulnerable customers** - customers whose monthly income exceeds the equivalent of 60% of the gross average income per economy (over 4.540 lei as gross)

²Attaching a debit card for cash withdrawals at ATM/ POS or for payments using the card, respectively attaching an online banking service to the current account with basic services (regardless of service's type) shall be made for a fee, in accordance with the in force „Fees and commissions guide for Individuals”

Saving products	Savings accounts Atucunt*	Savings accounts for children Atustart/Atusprint**
Account opening	free	free
Management fee	lei: free foreign currency: 0.80 eur/ month/ account (in currency equivalent)	lei: free foreign currency: 0.80 eur/ month/ account (in currency equivalent)
Account closure/ Deposit liquidation	free	free
Interests transfer from the deposit account into the current account	-	-
Cash deposits	free	
Cash withdrawals at the cash desk***	lei: 2%, min. 30 lei foreign currency: 2 %, min. 5 eur or equivalent	
Credit transfer - Incomings in the saving accounts	free	

Note: SmartCont account is no longer available starting with 31.08.2015 Account opening/ closure/ management fee: free

* Saving accounts dedicated to clients over 18 y.o. Atucunt in USD saving accounts were eliminated from Bank's offer starting 01.03.2021, respectively Atucunt in EUR starting 26.04.2021. Atucunt in LEI saving accounts were eliminated from Bank's offer starting 16.06.2025

** Saving accounts dedicated to clients under 18 y.o. Atustart, Atusprint in USD saving accounts were eliminated from Bank's offer starting 01.03.2021, respectively Atustart, Atusprint in EUR and Atusprint in LEI starting 26.04.2021. Atustart in LEI saving accounts were eliminated from Bank's offer starting 16.06.2025

***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.

Stejar (product in stock)	
Premium payments/ Credit transfer - Incomings in the current account related to Stejar operations (redemption, compensation, etc)	free
Cash withdrawals at the counter	2%, min. 30 lei

DEBIT CARDS

FEES FOR OPERATIONS RELATED TO CARDS ¹	LEI		
	Youth	Electronics	Transport
Card issuing/ renewal	free	free	free
Annual maintenance/ card ²	10 lei (15 lei Sprint)	35 lei	25 lei
Card replacement in Romania	10 lei (15 lei Sprint)	14 lei	25 lei
PIN regeneration	10 lei		
Unjustified chargeback request	30 lei		
Cash withdrawals at BRD ATM	1% min. 5 lei		
Cash withdrawals at other banks ATM from Romania	1% + 10 lei		
Cash withdrawals at counter/ POS other banks from Romania	1% + 10 lei		
Cash withdrawals at ATM other banks from abroad/ counter/ POS other banks from abroad	1.5% + 10 lei		
Cash withdrawals at POS other banks from abroad - emergency Visa cards only	150 eur	150 eur	na
Balance inquiry at ATMBRD/ MyBRD Contact	free	free	free
Balance inquiry at other banks ATM from Romania / abroad	1 eur (in account currency)		
POS payments - including e-Commerce (purchase of goods and services, including online)	free	free	free
Quasi-cash transactions	1.3% + 10 lei (or equivalent in account currency)		
List of the last 10 operations issued at ATM	0.50 eur (in account currency)		
PIN change at ATM BRD	2 lei/ 0.50 eur/ 0.70 usd		
PIN change at other banks ATM from Romania (only MasterCard)	2 lei		
Unique commission for additional services requested by the customer	n/a	n/a	n/a
Card delivery by courier³	14 lei	14 lei	14 lei
CARDS	Youth: Sprint Electronics: Maestro Transport: Maestro, MaestroTransport STB, Mastercard Transport STB		

¹Percentages apply to transaction value.

²The card administration fee is charged annually, as follows: in the first year, on the date of issue of the card, and in subsequent years on the 26th of the anniversary month of the card issue.

³By exception, for cards included in current account packages opened online via www.brd.ro, delivery is free of charge