

INTEREST RATES GUIDE FOR SAVINGS PRODUCTS

No longer commercialized

PRIVATE INDIVIDUALS

document in force starting : **01.10.2025**

	Deposit 1.000 / Long term deposits in LEI						Term Deposit in Foreign Currency				
Deposits no longer comercialized starting	21.10.2013				07.04.2014			01.03.2021		26.04.2021 - 31.10.2022	
	fixed interest rate (%/year)						fixed interest rate (%/year)				
Currency	LEI				EUR		USD	GBP	GBP	EUR	
Offer	Standard		Pensioners*		Standard	Pensioners*	Standard	Standard	Standard	Standard	Standard
Paid interest method/ no. of days	on term	monthly	on term	monthly				on term	monthly	on term	monthly
30	0.10%	-	0.30%	-	0%	0%	0.03%	0.01%	-	0%	-
60	-	-	-	-	-	-	-	-	-	-	-
90	0.45%	-	0.60%	-	0%	0%	0.05%	0.01%	-	0%	-
180	0.65%	-	0.80%	-	0%	0%	0.10%	0.01%	-	0%	-
270	-	-	-	-	-	-	-	-	-	-	-
365	0.80%	-	1.05%	-	0%	0%	0.15%	0.01%	-	0%	-
730	1.00%	0.90%	1.25%	1.15%	-	-	-	-	0.01%	-	0%
1095	-	1.15%	-	1.40%	-	-	-	-	-	-	-
1460	-	1.25%	-	1.50%	-	-	-	-	-	-	-
Minimum balance	1,000		1,000		1,000		1,000	150		150	

*Who opted in to receive the pension in a BRD current account.

Note:- Deposit 1.000 is automatically renewable - with capitalization or payment of interest rate in the current account at maturity date, according to the customer's option. The interest rate is standard + 0.25% for Classic/Select packages deposits holders, with Loyal option in LEI or EUR, except for Deposit 1.000 in USD.

- between 01.03.2021 - 31.10.2022, term deposits in EUR were not commercialized, being reintroduced in the offer starting 01.11.2022.

- starting 01.03.2021, term deposits in GBP (all maturities: 30, 90, 180, 365, 730 days) are no longer commercialized

- between 01.03.2021 - 31.10.2022, the term deposit in USD on 730 days (2 years) was not commercialized, being reintroduced in the offer starting 01.11.2022.

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TERM DEPOSITS											
Deposits no longer comercialized starting:	21.10.2013										01.10.2025
	variable interest rates (%/ year)										fixed interest rate (%/year)
Currency	LEI					EUR		USD		GBP	LEI
Offer	Standard		Premium		Premium Plus	Standard	Premium	Standard	Premium		Standard
Paid interest method/ no. of days	on term	monthly	on term	monthly	on term	on term		on term		on term	on term
30	0.05%	0.05%	0.15%	0.15%	0.25%	0%	0%	0.03%	0.05%	0.01%	3.00%
60	0.05%	0.05%	0.15%	0.15%	-	-	-	-	-	-	-
90	0.05%	0.10%	0.15%	0.20%	0.30%	0%	0%	0.03%	0.05%	0.01%	-
180	0.05%	0.10%	0.15%	0.20%	0.30%	0%	0%	0.05%	0.10%	0.01%	-
270	0.05%	0.10%	0.15%	0.20%	-	0%	0%	0.10%	0.15%	0.01%	-
365	0.10%	0.15%	0.20%	0.25%	0.35%	0%	0%	0.15%	0.20%	0.01%	-
730	-	0.20%	-	0.30%	-	-	-	-	-	-	-
1095	-	0.25%	-	0.35%	-	-	-	-	-	-	-
1460	-	-	-	-	-	-	-	-	-	-	-
Minimum balance*	150		2,500		50,000	500	10,000	1,000	10,000	1,000	500

*Amount from which interest rate is paid

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SAVING ACCOUNTS										
Saving Account no longer comercialized starting:	31.12.2006		15.05.2014			31.08.2015	01.03.2021	26.04.2021		16.06.2025
Currency	LEI	EUR	LEI	EUR	USD	EUR	USD	EUR	LEI	LEI
ATUCONT* (yearly capitalization)	2.00%	-	-	-	-	-	-	-	-	-
Minimum/maximum account balance	0/NA	-	-	-	-	-	-	-	-	-
ATUSTART*/ATUSPRINT* (yearly capitalization)	2.50%	-	-	-	-	-	-	-	-	-
Minimum/maximum account balance	0/200,000	-	-	-	-	-	-	-	-	-
LIBERCONT (yearly capitalization)	0.30%	0%	-	-	-	-	-	-	-	-
Minimum/maximum account balance	0/NA	0/NA	-	-	-	-	-	-	-	-
ATUSTART/ ATUSPRINT (quarterly capitalization)	-	-	2.50%	0%	0%	-	-	-	-	-
Minimum/maximum account balance	-	-	0/200,000	0/30,000	0/30,000	-	-	-	-	-
ATUCONT (quarterly capitalization)	-	-	-	-	-	-	0%	0%	-	2%
Minimum/maximum account balance	-	-	-	-	-	-	0/NA	0/50,000	-	0/NA
ATUSTART (quarterly capitalization)	-	-	-	-	-	-	0%	0%	-	2.50%
Minimum/maximum account balance	-	-	-	-	-	-	0/30,000	0/30,000	-	0/200,000
ATUSPRINT (quarterly capitalization)	-	-	-	-	-	-	0%	0%	2.50%	-
Minimum/maximum account balance	-	-	-	-	-	-	0/30,000	0/30,000	0/200,000	-
SMART CONT	-	-	-	-	-	0%	-	-	-	-
Minimum/maximum account balance	-	-	-	-	-	0/NA	-	-	-	-

*for accounts included in packages for Individuals: Sprint and Student in LEI, respectively Drum Bun in EUR, the interest rate is standard + 0.25%

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MULTIPLAN Savings program		
No longer commercialized starting 04.07.2022		
	Fixed interest rate (%/year)	
Currency	LEI	EUR
Interest rate	0.60%	0%
Minimum balance*	40	10

CURRENT ACCOUNT PractiCont		
No longer commercialized		
	Interest at sight (%/year)	
Currency	LEI	EUR
PractiCont (available with SELECT package)	0%	0%
PractiCont+ (available with PREMIUM package)	0%	0%