

STANDARD INTEREST RATES GUIDE

document in force starting: **01.07.2025**

CURRENT ACCOUNTS

Currency	Interest at sight (%/year)			
	LEI	EUR	USD	GBP
Interest rate(%/year)	0%	0%	0%	0%
Minimum balance	-	-	-	-

SAVING ACCOUNTS

Opened through	Interest at sight (%/year)	
	COUNTER	YOU BRD
Currency	LEI	LEI
Saving account for clients <18 y.o.	4.00%	-
Minimum/maximum account balance	0/ 500.000	0/ 500.000
Saving account for clients >=18 y.o.	3.50%	3.50%
Minimum/maximum account balance	0	0

PROGRESSO DEPOSIT

Opened through	Fixed interest rate (%/year)					
	COUNTER					
	1080 days 3 years			360 days 1 year		
Period*/Currency	LEI	EUR	USD	LEI	EUR	USD
Interval I	4.00%	0.85%	1.00%	4.30%	1.30%	1.80%
Interval II	4.10%	1.10%	1.40%	4.90%	1.70%	2.90%
Interval III	4.20%	1.15%	1.70%	-	-	-
Interval IV	4.30%	1.25%	2.15%	-	-	-
Interval V	4.40%	1.30%	2.65%	-	-	-
Interval VI	4.50%	1.55%	3.10%	-	-	-
Minimum/maximum account balance	500-400,000	500-100,000	500-100,000	500-400,000	500-100,000	500-100,000

*interval=180 days

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TERM DEPOSIT												
	Fixed interest rate (%/year)											
Opened through	COUNTER						YOU BRD					
Currency	LEI		EUR		USD		LEI		EUR		USD	
Paid interest method/ no. of days	on term	monthly	on term	monthly	on term	monthly	on term	monthl y	on term	monthl y	on term	monthly
30	3.00%	-	0.50%	-	0.50%		3.50%	-	1.00%		1.00%	
90	3.50%	-	0.50%	-	1.50%		4.00%	-	1.00%		2.00%	
180	3.80%	-	0.75%	-	1.75%		4.30%	-	1.25%		2.25%	
270	6.25%	-	-	-			6.25%	-	-		-	
365	4.00%	-	1.15%		2.25%		4.50%	-	1.65%		2.75%	
730	3.80%	3.80%	-	1.65%		2.95%	3.80%	3.80%		1.65%		2.95%
1095	-	3.80%	-	-			-	3.80%				
1460	-	3.80%	-	-			-	3.80%				
Minimum balance	500		500		500		500		500		500	

For term deposits in LEI/EUR/USD (30/90/180/365 days) opened using the internet and mobile banking service YOU BRD, a bonus of 0.50% is granted in addition to the standard interest rates granted in BRD agenices, as listed in the table above.

For term deposits (LEI/USD) a bonus of 0.05% is granted for:

- pensioners who opted to receive the pension in a BRD current account, with the exception of „Card Senior” packages owners with option to receive the pension in a BRD account in which case the 0.05% bonus is granted only for term deposits in LEI (term deposit on 270 days is not included)
- for salary conventions concluded starting with 01.04.2017

The bonus of 0.05% apply only to products opened in BRD branches.

Depozite la termen în RON dobândă fixă (%/ an)

Plata dobânzii		Termen	Lunar
nr. zile	nr. luni/ani		
30	1 lună	3.00%	-
90	3 luni	3.50%	-
180	6 luni	3.80%	-
270	9 luni	5.25%	-
365	1 an	4.00%	-
730	2 ani	3.80%	3.80%
1095	3 ani	-	3.80%
1460	4 ani	-	3.80%
Suma minimă		500 RON	

Depozite la termen în valută dobândă fixă (%/ an)

Plata dobânzii		EUR	USD
		Termen	Termen
nr. zile	nr. luni/ani		
30	1 lună	0.50%	0.50%
90	3 luni	0.50%	1.50%
180	6 luni	0.75%	1.75%
365	1 an	1.15%	2.25%
		Lunar	Lunar
730	2 ani	1.65%	2.95%
Suma minimă		500 EUR	500 USD