## Tariffs & Charges applicable to local banking institutions

L ACCOUNT SERVICES subject to discretion Subject to				3CR
Credit interest       Subject to discretion         Debit interest       Subject to discretion         Debit interest       Subject to discretion         SWIFT M1930 per message       EUR       1         SWIFT M1930 per message       N/A          Subject to discretion       EUR       0       Except for certain currencies*         Interest statement       EUR       0       Except for certain currencies*         Islance confirmation to auditors       EUR       0       Except for certain currencies*         FTansfers in EUR       3:00 p.m.       D          Fransfers in RON       3:00 p.m.       D          Transfers in HIR       N/A           Fransfers in GBP       1:2:00 a.m.           Transfers in GBP       1:2:00 a.m.           Staft for entrain currencies       UR       5/10       Romania /abroad         CHARES       UR       S/10       Romania /abroad      <				
Debit Interest     Subject to discretion       SWIFT M1950 per message     EUR     1       SWIFT M1920 per message     EUR     1       SWIFT M1920 Depr message     N/A     Except for certain       Currencies*     EUR     0     Except for certain       Currencies*     S00 p.m.     EUR     50       Fransfers in EUR     3:00 p.m.     D+1       Transfers in RON     3:00 p.m.     D+1       Transfers in RSD     N/A     Image       Transfers in GBP     12:00 a.m.     Image       Transfers in GBP     10			subiect t	n discretion
WHEF MT950 per message     EUR     1       WHEF MT940 per message     EUR     1       WHEF MT940 per message     N/A        Swher MT900/910 per message     N/A     EuR     0       Recount maintenance     EUR     0     Except for certain currencies*       Balance confirmation to auditors     EUR     50        States confirmation to auditors     EUR     50        LI BANK TO BANK TRANSFERS     Stotop p.m.         CUF-OFF TIMES     Romania (local time)     3:00 p.m.     D+1       Transfers in RUR     3:00 p.m.     D+1        Transfers in RON     3:00 p.m.     D+1        Transfers in RSD     N/A         Transfers in GBP     12:00 a.m.         Transfers in GBP     12:00 a.m.         Transfers in GBP     10:00 a.m. <t< th=""><th></th><th></th><th colspan="2"></th></t<>				
SWIFT M1940 per message     1       SWIFT M1942 per message     N/A       SWIFT M1900/910 per message     N/A       Account maintenance     EUR     0       Except for certain currencies*     EUR     0       Salance confirmation to auditors     EUR     0       I. BANK TO BANK TRANSFERS     EUR     0       UT-OFF TIMES     Romania (focat time)       Transfers in EUR     3:00 p.m.     D+1       Transfers in RON     3:00 p.m.     D+1       Transfers in RDF     3:00 p.m.     D+1       Transfers in RDS     N/A     Image: Comparison of the compa				
SWIFT MT942 per message       N/A         SWIFT MT900/310 per message       N/A         Account maintenance       EUR       0         Except for certain currencies*       EUR       0         Balance confirmation to auditors       EUR       50         I. BANK TO BANK TRANSFERS       EUR       50         L. BANK TO BANK TRANSFERS       Transfers in CK       3:00 p.m.         Pransfers in CZK       3:00 p.m.       D+1         Transfers in RON       3:00 p.m.       D+1         Transfers in RON       3:00 p.m.       D+1         Transfers in RON       3:00 p.m.       D+1         Transfers in RSD       N/A       I         Transfers in RSD       N/A       I         Transfers in GBP       12:00 a.m.       I         Transfers in GBP       12:00 a.m.       I         CHARGES       I       I       I         moming       EUR       0       Romania /abroad         Dutgoing non-STP       EUR       10       Romania /abroad         Dutgoing non-STP       EUR       5/10       Romania /abroad         Dutgoing non-STP       EUR       10       Romania /abroad         Dutgoing non-STP       EUR				
SWIFT MT900/910 per message Account maintenance EUR Account maintenance EUR CU EVR CU EVR CU EUR CU EUR CU EUR CU EVR CU			—	
Account maintenance     EUR     0     Except for certain currencies*       Interest statement     EUR     0     Except for certain currencies*       Salance confirmation to auditors     EUR     0     Except for certain currencies*       I. BANK TO BANK TRANSFERS     EUR     50     Image: Confirmation to auditors       CUT-OFF TIMES     Romania (local time)     Transfers in CIX     3:00 p.m.     D+1       Transfers in RON     3:00 p.m.     D+1     Transfers in RON     3:00 p.m.       Transfers in RON     3:00 p.m.     D+1     Transfers in RON     Transfers in RON       Transfers in RDN     3:00 p.m.     D+1     Transfers in RON     Transfers in RON       Transfers in RDS     N/A     Image: RON     Transfers in CIR     Transfers in CIR       Transfers in GBP     12:00 a.m.     Transfers in GBP     Transfers in CIR       Transfers in GBP     12:00 a.m.     Transfers       CHARGES     Image: RON     Transfers       neoming     EUR     5/10     Romania /abroad       Dutgoing one-STP     EUR     5/10     Romania /abroad       II. CLEAN PAYWENTS     To     To     To       CUT-OFF TIMES     Stord p.m.     To     To       Payments in EUR     5:00 p.m.     To     To    <				
Interest statement     EUR     0       statume confirmation to auditors     EUR     50       I. BANK TO BANK TRANSFERS     I       CUT-OFF TIMES     Romania (local time)       Transfers in EUR     3:00 p.m.     I       Transfers in RON     3:00 p.m.     D+1       Transfers in RSD     N/A     T       Transfers in RSD     N/A     I       Transfers in USD     3:00 p.m.     D+1       Transfers in GBP     12:00 a.m.     I       Transfers in GBP     12:00 a.m.     I       Transfers in GBP     12:00 a.m.     I       Transfers in GP     12:00 a.m.     I       Transfers in GBP     12:00 a.m.     I       Transfers in GBP     12:00 a.m.     I       Transfers in GFF     HARGES     I       Transfers in GP     12:00 a.m.     I       Dutgoing     EUR     5/10     Romania /abroad       IL CLEAN PAYMENTS     I     I       EUT-OFF TIMES     Romania (local time)       Payments in CUA     S:00 p.m.     I       Payments in CAX     S:00 p.m.	Account maintenance			
Balance confirmation to auditors     EUR     50       I. BANK TO BANK TRANSFERS     Romania (local time)       Transfers in EUR     3:00 p.m.     D+1       Transfers in RUR     3:00 p.m.     D+1       Transfers in RUF     3:00 p.m.     D+1       Transfers in RSD     N/A     Image: Comparison of the compa	Interest statement	FLIR	0	currencies
L BANK TO BANK TRANSFERS     Romania (local time)       LT-OFF TIMES     Romania (local time)       Transfers in EUR     3:00 p.m.       Transfers in CX     3:00 p.m.       Transfers in RON     3:00 p.m.       Transfers in RDN     3:00 p.m.       Transfers in RDN     3:00 p.m.       Transfers in HUF     3:00 p.m.       Transfers in RDN     3:00 p.m.       Transfers in SD     N/A       Transfers in GBP     12:00 a.m.       Transfers     4:00 p.m.       CHARGES     EUR       Transfers     0       Dutgoing     EUR       CUT-OFF TIMES     0       Auguing non-STP     EUR       TU-OFF TIMES     To Romania /abroad       IL CLEAN PAYMENTS     10       CUT-OFF TIMES     S:00 p.m.       Payments in CZK     5:00 p.m.       Payments in GBP     5:00 p.m.       Payments in GBP     5:00 p.m.			-	
CUT-OFF TIMES     Romania (local time)       Transfers in EUR     3:00 p.m.     D+1       Transfers in CXK     3:00 p.m.     D+1       Transfers in RON     3:00 p.m.     D+1       Transfers in RN     3:00 p.m.     D+1       Transfers in RDN     3:00 p.m.     D+1       Transfers in RSD     N/A     D+1       Transfers in RSD     N/A     D       Transfers in GBP     12:00 a.m.     D-1       Transfers in GBP     12:00 a.m.     D       Dutgoing non-STP     EUR     0     Romania /abroad       Dutgoing non-STP     EUR     10     Romania /abroad       Ut-OFF TIMES     Image: Stoop p.m.     S:00 p.m.		LON	50	
CUT-OFF TIMES     Romania (local time)       Transfers in EUR     3:00 p.m.     D+1       Transfers in CXK     3:00 p.m.     D+1       Transfers in RON     3:00 p.m.     D+1       Transfers in RN     3:00 p.m.     D+1       Transfers in RDN     3:00 p.m.     D+1       Transfers in RSD     N/A     D+1       Transfers in RSD     N/A     D       Transfers in GBP     12:00 a.m.     D-1       Transfers in GBP     12:00 a.m.     D       Dutgoing non-STP     EUR     0     Romania /abroad       Dutgoing non-STP     EUR     10     Romania /abroad       Ut-OFF TIMES     Image: Stoop p.m.     S:00 p.m.	II. BANK TO BANK TRANSFERS			
Transfers in EUR     3:00 p.m.     D+1       Transfers in RON     3:00 p.m.     D+1       Transfers in RN     3:00 p.m.     D+1       Transfers in HUF     3:00 p.m.     D+1       Transfers in RSD     N/A     Interview       Transfers in SD     N/A     Interview       Transfers in GBP     12:00 a.m.     Interview       Transfers in GBP     EUR     0     Interview       Utagoing     EUR     5/10     Romania /abroad       Transfers in GBP     EUR     5/10     Romania /abroad       Dutgoing non-STP     EUR     10     Romania /abroad       Utagoing non-STP     EUR     5/10     Romania /abroad       CUT-OFTIMES     Romania     S:00 p.m.     Interv				
Transfers in CZK     3:00 p.m.     D+1       Transfers in RON     3:00 p.m.     D+1       Transfers in HUF     3:00 p.m.     D+1       Transfers in RSD     N/A     N/A       Transfers in RSD     N/A     Interview       Transfers in RSD     N/A     Interview       Transfers in GBP     12:00 a.m.     Interview       Transfers in GBP     12:00 a.m.     Interview       Sook transfers     4:00 p.m.     Interview       CHARGES     EUR     5 / 10     Romania /abroad       Dutgoing non-STP     EUR     5 / 10     Romania /abroad       Dutgoing non-STP     EUR     5 / 10     Romania /abroad       Dutgoing non-STP     EUR     5 / 10     Romania /abroad       It. CLEAN PAYMENTS     EUR     5 / 10     Romania /abroad       It. CLEAN PAYMENTS     S:00 p.m.     Interview     Interview       Payments in EUR     5:00 p.m.     S:00 p.m.     Interview       Payments in FUR     S:00 p.m.     Interview     Interview       Payments in RDN     5:00 p.m.     Interview     Interview       Payments in RDN     5:00 p.m.     Interview     Interview       Payments in RDN     5:00 p.m.     Interview     Interview       Payments in RDD	CUT-OFF TIMES			(local time)
Transfers in RON     3:00 p.m.       Transfers in RUF     3:00 p.m.       Transfers in HUF     3:00 p.m.       Transfers in RSD     N/A       Transfers in GBP     12:00 a.m.       Transfers in GBP     12:00 a.m.       Transfers in CHF     12:00 a.m.       Book transfers     4:00 p.m.       Transfers in CHF     12:00 a.m.       Sook transfers     4:00 p.m.       CHARGES     EUR       ncoming     EUR       Dutgoing     EUR       Solutioning non-STP     EUR       EUR     5/10       Romania /abroad       IL CLEAN PAYMENTS       EUR     5:00 p.m.       Payments in EUR     5:00 p.m.       Payments in RON     4:00 p.m.       Payments in RON     4:00 p.m.       Payments in GBP     5:00 p.m.       Payments in GBR     5:00 p.m.       Payments in GRN     4:00 p.m.       Payments in GN     4:00 p.m.       Payments in GN     4:00 p.m.       Payments in GBR     5:00 p.m.       Payments in GN     4:00 p.m.       Payments in GN     5:00 p.m.       Payments in GN     5:00 p.m.       Payments in GBP     5:00 p.m.       Payments in GBP     5:00 p.m.       Pa	Transfers in EUR	3:00 p.	m.	
Transfers in HUF     3:00 p.m.     D+1       Transfers in RSD     N/A       Transfers in RSD     N/A       Transfers in USD     3:00 p.m.       Transfers in GBP     12:00 a.m.       Transfers in CHF     12:00 a.m.       300k transfers     4:00 p.m.       CHARGES     0       CHARGES     0       CHARGES     0       CHARGES     0       Incoming non-STP     EUR       Dutgoing non-STP     EUR       CUT-OFF TIMES     Romania / abroad       Payments in EUR     5:00 p.m.       Payments in RON     4:00 p.m.       Payments in RON     4:00 p.m.       Payments in RSD     N/A       Payments in SD     5:00 p.m.       Payments in USR     5:00 p.m.       Payments in SD     5:00 p.m.       Payments in GRP     5:00 p.m.       Payments in GBP     5:00 p.m.       Payments in GSD     5:00 p.m.       Payments in GSD     5:00 p.m.       Payments in GBP	Transfers in CZK	3:00 p.	m	D+1
Transfers in HRK     N/A       Fransfers in RSD     N/A       Transfers in GBP     12:00 a.m.       Transfers in GBP     12:00 a.m.       Transfers in CHF     12:00 a.m.       Book transfers     4:00 p.m.       CHARGES     EUR       ncoming     EUR       Dutgoing     EUR       Solution     EUR       Dutgoing non-STP     EUR       EUR     10       Romania /abroad       CUT-OFF TIMES       Payments in EUR       Payments in RON       A:00 p.m.       Payments in RON       A:00 p.m.       Payments in RON       A:00 p.m.       Payments in RDN       Payments in SD       N/A       Payments in SD       Payments in SD       S:00 p.m.       Payments in SD       Payments in SD       N/A       Payments in SD       S:00 p.m.       Payments in GBP       Payments in GH	Transfers in RON	3:00 p.	m.	
Transfers in HRK       N/A         Irransfers in RSD       N/A         Irransfers in USD       3:00 p.m.         Irransfers in GBP       12:00 a.m.         Irransfers in CHF       12:00 a.m.         Book transfers       4:00 p.m.         Irransfers in CHF       12:00 a.m.         Sook transfers       4:00 p.m.         Irransfers       EUR       0         CHARGES       EUR       5 / 10         Incoming non-STP       EUR       5 / 10         Dutgoing non-STP       EUR       5 / 10         CUT-OFF TIMES       Romania /abroad         Payments in EUR       5:00 p.m.       10         Payments in RON       4:00 p.m.       10         Payments in RON       4:00 p.m.       10         Payments in RDN       5:00 p.m.       10         Payments in RON       5:00 p.m.       10         Payments in RDN       5:00 p.m.       10         Payments in SD       N/A       10         Payments in SD       N/A       10         Payments in GBP       5:00 p.m.       10         Payments in GBP       5:00 p.m.       10         Payments in GBP       5:00 p.m.       10 <th>Transfers in HUF</th> <th>3:00 p.</th> <th>m.</th> <th>D+1</th>	Transfers in HUF	3:00 p.	m.	D+1
Transfer in USD       3:00 p.m.         Fransfers in GBP       12:00 a.m.         Transfers in CHF       12:00 a.m.         300k transfers       4:00 p.m.         300k transfers       4:00 p.m.         CHARGES       EUR         ncoming       EUR       0         Dutgoing       EUR       5 / 10       Romania /abroad         Dutgoing non-STP       EUR       5 / 10       Romania /abroad         Dutgoing non-STP       EUR       5 / 10       Romania /abroad         Dutgoing non-STP       EUR       10       Romania /abroad         CUT-OFF TIMES       Romania       (local time)         Payments in CZK       5:00 p.m.       Payments in CZK         Payments in RUR       5:00 p.m.       Payments in CZK         Payments in RUR       5:00 p.m.       Payments in CZK         Payments in RDN       4:00 p.m.       Payments in CZK         Payments in RDN       5:00 p.m.       Payments in CZK         Payments in RDN       5:00 p.m.       Payments in CZK         Payments in RDD       5:00 p.m.       Payments in CZK         Payments in RDD       5:00 p.m.       Payments in GBP         Payments in GBP       5:00 p.m.       Payments in GBP<	Transfers in HRK			
Transfers in GBP       12:00 a.m.         Transfers in CHF       12:00 a.m.         Book transfers       4:00 p.m.         Book transfers       4:00 p.m.         CHARGES       EUR         ncoming       EUR       0         Dutgoing       EUR       5 / 10       Romania /abroad         ncoming non-STP       EUR       5/10       Romania /abroad         Dutgoing non-STP       EUR       5/10       Romania /abroad         Dutgoing non-STP       EUR       10       Romania & abroad         CUT-OFF TIMES       Romania (local time)       2         Payments in EUR       5:00 p.m.       2       2         Payments in CZK       5:00 p.m.       2       2         Payments in RON       4:00 p.m.       2       2         Payments in RSD       N/A       2       2         Payments in GBP       5:00 p.m.       2       2         Payments in CHF       5:00 p.m.       2       2         Payments in GBP       5:00 p.m.       2       2         Payments in CHF       5:00 p.m.       2       2         Payments in CHF       5:00 p.m.       2       2         Payments in CHF	Transfers in RSD	N/A		
Transfers in GBP       12:00 a.m.         Irransfers in CHF       12:00 a.m.         Book transfers       4:00 p.m.         Book transfers       4:00 p.m.         CHARGES       Image: Company of the second s	Transfer in USD	3:00 p.	m.	
Transfers in CHF       12:00 a.m.         Book transfers       4:00 p.m.         Book transfers       4:00 p.m.         CHARGES       EUR         ncoming       EUR       0         Dutgoing non-STP       EUR       5/10         Romania /abroad       EUR       5/10         Dutgoing non-STP       EUR       5/10         Romania /abroad       Romania /abroad         Dutgoing non-STP       EUR       10         CUT-OFF TIMES       Romania (local time)         Payments to our clients       5:00 p.m.         Payments in EUR       5:00 p.m.         Payments in RON       4:00 p.m.         Payments in RUF       5:00 p.m.         Payments in RSD       N/A         Payments in USD       5:00 p.m.         Payments in CHF       5:00 p.m.         Payments in CHF       5:00 p.m.	Transfers in GBP			
Back transfers       4:00 p.m.         CHARGES       EUR       0         ncoming       EUR       0         Dutgoing       EUR       5 / 10       Romania /abroad         ncoming non-STP       EUR       5 / 10       Romania /abroad         Dutgoing non-STP       EUR       5 / 10       Romania /abroad         Dutgoing non-STP       EUR       10       Romania /abroad         CUT-OFT TIMES       Romania       abroad       Image: Cut-off TiMES         Payments to our clients       S:00 p.m.       Payments in EUR       S:00 p.m.         Payments in RDN       S:00 p.m.       Payments in RDN       Payments in CIK         Payments in RDN       S:00 p.m.       S:00 p.m.       Payments in S:00 p.m.         Payments in RDN       S:00 p.m.       Payments in CIK       S:00 p.m.         Payments in RDN       S:00 p.m.       S:00 p.m.       Payments in CIK         Payments in RSD       N/A       S:00 p.m.       Payments in CIK         Payments in GBP       S:00 p.m.       S:00 p.m.       Payments in CHF         Payments in CHF       S:00 p.m.       S:00 p.m.       Payments         Bard party payments       S:00 p.m.       S:00 p.m.       Payments </th <th></th> <th></th> <th></th> <th></th>				
CHARGES         ncoming       EUR       0         Dutgoing       EUR       5 / 10       Romania /abroad         ncoming non-STP       EUR       5 / 10       Romania /abroad         Dutgoing non-STP       EUR       5 / 10       Romania /abroad         Dutgoing non-STP       EUR       10       Romania /abroad         Dutgoing non-STP       EUR       10       Romania & abroad         UI. CLEAN PAYMENTS       EUR       10       Romania & abroad         CUT-OFF TIMES       Romania (local time)       Payments to our clients       Europhysical Action (local time)         Payments in EUR       5:00 p.m.       S:00 p.m.       Payments in CZK       S:00 p.m.         Payments in RON       4:00 p.m.       S:00 p.m.       Payments in S:00 p.m.       Payments in S:00 p.m.         Payments in RSD       N/A       S:00 p.m.       Payments in S:00 p.m.       Payments in GBP       S:00 p.m.       Payments in GBP         Payments in GBP       5:00 p.m.       S:00 p.m.       Payments in CHF       S:00 p.m.       Payments in CHF         Bard party payments       S:00 p.m.       S:00 p.m.       Payments in CHF       S:00 p.m.       Payments in CHF				
Incoming     EUR     0       Dutgoing     EUR     5 / 10     Romania /abroad       Incoming non-STP     EUR     5/10     Romania /abroad       Dutgoing non-STP     EUR     10     Romania /abroad       Dutgoing non-STP     EUR     10     Romania & abroad       III. CLEAN PAYMENTS     Image: Clean descent		4:00 p.	m.	
Incoming     EUR     0       Dutgoing     EUR     5 / 10     Romania /abroad       Incoming non-STP     EUR     5/10     Romania /abroad       Dutgoing non-STP     EUR     10     Romania /abroad       Dutgoing non-STP     EUR     10     Romania & abroad       III. CLEAN PAYMENTS     Image: Clean descent	CHARGES			
Dutgoing       EUR       5 / 10       Romania /abroad         ncoming non-STP       EUR       5/10       Romania /abroad         Dutgoing non-STP       EUR       10       Romania & abroad         III. CLEAN PAYMENTS       Image: Clean of the state		FUR	0	
ncoming non-STP       EUR       5/10       Romania /abroad         Dutgoing non-STP       EUR       10       Romania & abroad         III. CLEAN PAYMENTS       Image: close of the state of the sta			-	Romania /abroad
Dutgoing non-STP       EUR       10       Romania & abroad         II. CLEAN PAYMENTS       III. CLEAN PAYMENTS         CUT-OFF TIMES       Romania (local time)         Payments to our clients       5:00 p.m.         Payments in EUR       5:00 p.m.         Payments in RCK       5:00 p.m.         Payments in HUF       5:00 p.m.         Payments in HUF       5:00 p.m.         Payments in SD       N/A         Payments in USD       5:00 p.m.         Payments in GBP       5:00 p.m.         Payments in CLF       5:00 p.m.         Payments in GBP       5:00 p.m.         Payments in GBP       5:00 p.m.         Payments in CLF       5:00 p.m.         Payments in GBP       5:00 p.m.         Payments in GBP       5:00 p.m.         Payments in CLF       5:00 p.m.         Payments in GBP       5:00 p.m.         Payments in CLF       5:00 p.m.         Payments in CLF       5:00 p.m.         Payments in GBP       5:00 p.m.         Payments in CLF       5:00 p.m.				
II. CLEAN PAYMENTS         CUT-OFF TIMES         Payments to our clients         Payments in EUR         Payments in CZK         Payments in RON         Payments in RON         Payments in HUF         Payments in HUF         Payments in RSD         Payments in GBP         Payments in GBP         Payments in CHF         Stolo p.m.         Payments in GBP         Stolo p.m.         Payments in CHF         Stolo p.m.         Payments in GBP         Stolo p.m.         Payments in CHF         Stolo p.m.         Payments         Payments				,
CUT-OFF TIMESRomania (local time)Payments to our clients5:00 p.m.Payments in EUR5:00 p.m.Payments in CZK5:00 p.m.Payments in RON4:00 p.m.Payments in HUF5:00 p.m.Payments in HKK5:00 p.m.Payments in RSDN/APayments in USD5:00 p.m.Payments in GBP5:00 p.m.Payments in CHF5:00 p.m.Brd party payments5:00 p.m.		LOIN	10	
Payments to our clientsItem (recurrence)Payments in EUR5:00 p.m.Payments in CZK5:00 p.m.Payments in RON4:00 p.m.Payments in HUF5:00 p.m.Payments in HRK5:00 p.m.Payments in RSDN/APayments in USD5:00 p.m.Payments in GBP5:00 p.m.Payments in CHF5:00 p.m.Brd party payments5:00 p.m.	III. CLEAN PAYMENTS			1
Payments to our clientsItem (recurrence)Payments in EUR5:00 p.m.Payments in CZK5:00 p.m.Payments in RON4:00 p.m.Payments in HUF5:00 p.m.Payments in HRK5:00 p.m.Payments in RSDN/APayments in USD5:00 p.m.Payments in GBP5:00 p.m.Payments in CHF5:00 p.m.Brd party payments5:00 p.m.				
Payments in EUR5:00 p.m.Payments in CZK5:00 p.m.Payments in RON4:00 p.m.Payments in HUF5:00 p.m.Payments in HRK5:00 p.m.Payments in RSDN/APayments in USD5:00 p.m.Payments in GBP5:00 p.m.Payments in CHF5:00 p.m.Brd party payments5:00 p.m.		Romania		(local time)
Payments in CZK5:00 p.m.Payments in RON4:00 p.m.Payments in HUF5:00 p.m.Payments in HRK5:00 p.m.Payments in RSDN/APayments in USD5:00 p.m.Payments in GBP5:00 p.m.Payments in CHF5:00 p.m.Brd party payments5:00 p.m.		5.00		
Payments in RON4:00 p.m.Payments in HUF5:00 p.m.Payments in HRK5:00 p.m.Payments in RSDN/APayments in USD5:00 p.m.Payments in GBP5:00 p.m.Payments in CHF5:00 p.m.Brd party payments4:00 p.m.				
Payments in HUF       5:00 p.m.         Payments in HRK       5:00 p.m.         Payments in RSD       N/A         Payments in USD       5:00 p.m.         Payments in GBP       5:00 p.m.         Payments in CHF       5:00 p.m.         Brd party payments       5:00 p.m.				
Payments in HRK     5:00 p.m.       Payments in RSD     N/A       Payments in USD     5:00 p.m.       Payments in GBP     5:00 p.m.       Payments in CHF     5:00 p.m.       Brd party payments     5:00 p.m.				
N/A       Payments in RSD     N/A       Payments in USD     5:00 p.m.       Payments in GBP     5:00 p.m.       Payments in CHF     5:00 p.m.       Brd party payments     5:00 p.m.				
Payments in USD     5:00 p.m.       Payments in GBP     5:00 p.m.       Payments in CHF     5:00 p.m.       Brd party payments     5:00 p.m.				
Payments in GBP     5:00 p.m.       Payments in CHF     5:00 p.m.       Brd party payments     5:00 p.m.				
Payments in CHF 5:00 p.m. Brd party payments 6				
Brd party payments	Payments in CHF			
	3rd party payments	p		
Payments in EUR 3:00 p.m.	Payments in EUR	3:00 p.m.		
Payments in CZK 3:00 p.m. value date D + 1	Payments in CZK	3:00 p.	m.	value date D + 1

Payments in RON Payments in HUF	3:00 p.	.m.	
	3:00 p.		value date D + 1
Payments in HRK	N/A		
Payments in RSD	N/A		
Payments in USD	3:00 p.m.		
Payments in GBP	12:00 a.m.		
Payments in CHF	12:00 a	a.m.	
CHARGES			
Non STP fee	EUR	10	
INCOMING PAYMENTS IN FAVOUR OF BENEFICIARY'S ACCOUNT WITH US			
BEN/SHA		-	1
Payments compliant to Payments Service Directive (PSD/2007/64/EC) - Intermediary fee	EUR	0	
charged to the sending bank	-	-	
Payments outside the scope of Payments Service Directive (PSD/2007/64/EC)	Subject to a	greemer	nt
OUR		<b>_</b>	
- amounts up to EUR 12 500	EUR	10	amounts up to EUR 100 EUR 0
- amounts between EUR 12 500 and EUR 50 000	EUR	15	
- amounts over EUR 50 000	EUR	20	
INCOMING PAYMENTS IN FAVOUR OF BENEFICIARY'S ACCOUNT WITH OTHER BANK			
BEN/SHA			
Payments compliant to Payments Service Directive (PSD/2007/64/EC) - Intermediary fee		Ι.	
charged to the sending bank	EUR	EUR please see OUR fees	
Payments outside the scope of Payments Service Directive (PSD/2007/64/EC)			
- amounts up to EUR 12 500		15	amounts up to EUR
	EUR		100 EUR 0
- amounts between EUR 12 500 and EUR 50 000	EUR	20	
- amounts over EUR 50 000	EUR	25	
OUR			
- amounts up to EUR 12 500	EUR	15	amounts up to EUR 100 EUR 0
- amounts between EUR 12 500 and EUR 50 000	EUR	20	
- amounts over EUR 50 000	EUR	25	
IV. PROCESSING OF QUERIES / COMPLAINTS		L	l
	EUR	30	
Amendments, Cancelations, Rejects/Returns			
Amendments, Cancelations, Rejects/Returns	FUR	30	
Amendments, Cancelations, Rejects/Returns Investigation within 6 months as from date of payment Investigation after 6 months as from date of payment	EUR EUR	30 50	

V. MISCELLANEOUS SERVICES			
Signature verification of BCR customers	EUR	25	
Credit/Commercial information (information on bank's customers/banks):	EUR	50	
Issuance of Reference Letter	EUR	50	

\*For certain currencies, a maintenance fee will be applied, charged monthly, but calculated daily as a fixed percentage applied to the end of day positive balance, based on the market conditions. The applicable percentage will be communicated in due time after the account opening and in case of update.