

Tariffs & Charges applicable to local banking institutions

| | BCR | | |
|-----------------------------------|-----------------------|------------------|--------------------------------|
| I. ACCOUNT SERVICES | | | |
| Credit interest | subject to discretion | | |
| Debit interest | subject to discretion | | |
| SWIFT MT950 per message | EUR | 1 | |
| SWIFT MT940 per message | EUR | 1 | |
| SWIFT MT942 per message | N/A | | |
| SWIFT MT900/910 per message | N/A | | |
| Account maintenance | EUR | 0 | Except for certain currencies* |
| Interest statement | EUR | 0 | |
| Balance confirmation to auditors | EUR | 50 | |
| II. BANK TO BANK TRANSFERS | | | |
| CUT-OFF TIMES | | | |
| | Romania (local time) | | |
| Transfers in EUR | 3:00 p.m. | | |
| Transfers in CZK | 3:00 p.m. | D+1 | |
| Transfers in RON | 3:00 p.m. | | |
| Transfers in HUF | 3:00 p.m. | D+1 | |
| Transfers in HRK | N/A | | |
| Transfers in RSD | N/A | | |
| Transfer in USD | 3:00 p.m. | | |
| Transfers in GBP | 12:00 a.m. | | |
| Transfers in CHF | 12:00 a.m. | | |
| Book transfers | 4:00 p.m. | | |
| CHARGES | | | |
| Incoming | EUR | 0 | |
| Outgoing | EUR | 5 / 10 | Romania /abroad |
| Incoming non-STP | EUR | 5/10 | Romania /abroad |
| Outgoing non-STP | EUR | 10 | Romania & abroad |
| III. CLEAN PAYMENTS | | | |
| CUT-OFF TIMES | | | |
| | Romania (local time) | | |
| Payments to our clients | | | |
| Payments in EUR | 5:00 p.m. | | |
| Payments in CZK | 5:00 p.m. | | |
| Payments in RON | 4:00 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. | | |
| 3rd party payments | | | |
| Payments in EUR | 3:00 p.m. | | |
| Payments in CZK | 3:00 p.m. | value date D + 1 | |

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| Payments in RON | 3:00 p.m. | | |
| Payments in HUF | 3:00 p.m. | | 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.m. | | |
| | | | |
| CHARGES | | | |
| Non STP fee | EUR | 10 | |
| INCOMING PAYMENTS IN FAVOUR OF BENEFICIARY'S ACCOUNT WITH US | | | |
| BEN/SHA | | | |
| Payments compliant to Payments Service Directive (PSD/2007/64/EC) - Intermediary fee charged to the sending bank | EUR | 0 | |
| Payments outside the scope of Payments Service Directive (PSD/2007/64/EC) | Subject to agreement | | |
| OUR | | | |
| - 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 charged to the sending bank | EUR | | please see OUR fees |
| Payments outside the scope of Payments Service Directive (PSD/2007/64/EC) | | | |
| - 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 | |
| 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 | | | |
| Amendments, Cancellations, Rejects/Returns | EUR | 30 | |
| Investigation within 6 months as from date of payment | EUR | 30 | |
| Investigation after 6 months as from date of payment | EUR | 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.