

Standard Interest rates as of 5.05.2019
for the current account and saving products for private individuals

TERM DEPOSITS WITH FIXED INTEREST RATE (% per year) and INTEREST PAYMENT AT MATURITY DATE				
Term	RON		EUR	USD
	≥500 RON**		≥200 EUR**	≥200 USD**
1 month	-		-	0,01
3 months	0,45		-	0,05
6 months	0,75		0,01	0,10
12 months	1,05		0,05	0,20
Maxiplus 24 months (irrespective of the amount)	1,40	In case of liquidation before maturity date, the following interest rate will be applied, depending on the liquidation date: - 0-12 months: 0,60 - 12-18 months: 0,70 - 18-24 months: 0,95	0,05	In case of liquidation before maturity date, it will be applied an interest rate of 0,01

**Interest rates applicable also for deposits opened before 05.01.2015 with balance below 500RON / 200EUR / 200USD

Savings account (MAXICONT) with variable interest rate (% per year):			
Interest Rate	RON	EUR	USD
	≥500 RON	≥250 EUR	≥250 USD
	0,30	0,01	0,10

BCR SAVINGS PLAN OPENED AT THE BANK'S COUNTER, WITH FIXED INTEREST RATE (% per year)		
	Kids	Adults
Minimum monthly deposits	40 RON	50 RON
Standard Interest Rate	1,90*	1,20
During the period the monthly deposits are not paid	Standard interest rate – 1,00	Standard interest rate – 0,55
The interest applicable to the amounts that exceed the maximum amount accumulated throughout a tenor is 0,10		

* composed of the interest rate applied to savings plan for adults plus 0,70 interest rate bonus for kids

LOYALTY BONUSES (% per year)

RON Term deposits, 3-12 months maturities:

- 0,30 for clients who receive the salary or other monthly incomes (except pension) via a BCR account
- 0,20 for clients who receive the pension via a BCR account

RON Term deposits, 12-24 months maturities:

- 0,30 applied to deposits opened in George until 31.07.2019

Savings plan for kids and adults:

- 0,20 at the prolongation date, if the forecasted balance is met

The bonuses are fixed during the deposit's maturity and are added above the standard interest rate valid at the opening / prolongation date; the bonuses do not cumulate with each other and do not add to the promotional products.

SIGHT RESOURCES INTEREST RATE (% per year)

0% p.a., applicable to the current accounts, to the current account packages and also to the term deposits and savings plans liquidated before the maturity date and to savings accounts if the minimum balance is not maintained for at least 1 month (RON) or 3 months (EUR / USD)

Products in the client's portfolio, withdrawn from the bank offer

TERM DEPOSITS WITH FIXED INTEREST RATE (% per year)

Term	RON	EUR	USD
1 month*	0,01	0,01	
2 months	0,05	0,01	0,01
3 months		0,01	
9 months	0,35	0,01	0,10
12 months (monthly interest)	-	0,05	0,10
18 months	-	0,05	0,10
24 months (sem. interest)	0,55	0,05	0,10
In case of liquidation before maturity date: 0,10%			
36 months (sem. interest)	-	0,05	0,10
Savings Plan 12 months**		0,05	-
Savings Plan 24 months**	0,55	0,05	-
Other currencies	CHF	GBP	**- In case the monthly forecasted balance is not fulfilled, from the last due date and until the date the forecasted balance is met, the interest rate applied is calculated as the standard interest rate minus 0,55% (RON), respectively minus 0,05% (EUR) - The interest applicable to the amounts that exceed the maximum amount accumulated throughout a tenor: RON: 0,10%, EUR: 0,05%. - Interest Rate bonus of 0,20% for RON Savings Plans at the prolongation date, if the forecasted balance is met
3 months	0,01	0,05	
6 months	0,01	0,10	
12 months	0,01	0,15	

**Interest rate applicable also for collateral deposits for loans (except Prima Casa), credit cards and letters of guarantee new opened or for which the interest rate expires starting 06.01.2014.*

RON TERM DEPOSITS WITH VARIABLE INTEREST RATE (% per year)

Term	Interest	
1 – 3 months	0,10	The interest rates are applied irrespective of the amount
6- 36 months	0,10	

Banca Comercială Română is part of the Deposit Guarantee Fund in the Romanian Banking System, being included in the list of participant credit institutions. By payment of compensations, its depositors have their deposits guaranteed, within the limit of the ceiling periodically established, which on the date of signing this Contractual Documentation is worth EUR100,000, in RON equivalent, per depositor, per bank. This list can be consulted by the Client directly on the webpage www.fgdb.ro of the Deposit Guarantee Fund in the Romanian Banking System.