

**The standard tariff of
the BCR commission
fees for current account
and transactions for
individuals**





Current account offer

RON

Foreign currencies

	Cont Curent	ClasiCont	TotalCont	Xteen/ CAMPUS	COMOD	ONE	Erste Private Banking	EUR/USD	Other currencies
Monthly Maintenance (account)	RON 0	RON 5,5	RON 15	RON 0	RON 2	RON 20	RON 100	RON 4,5 <small>(Equivalent in foreign currency)</small>	RON 12,5 <small>(Equivalent in foreign currency)</small>
Issue of bank statements at the bank counters	monthly: one-month* statement of account, free of charge								
up to 3 months*							RON 2/statement		
over 3 months*							RON 2/month		
Issue of financial records, at the bank counters							RON 2		
Sending of bank statements at the address specified by the Client (monthly)							RON 2/statement		
Providing documentation for the garnishment instituted on a account							RON 25/request + VAT		
Power of attorney validity check fee							RON 40/request + VAT		

*Month - the last calendar month, starting with the current bank date



Monthly maintenance for other types of accounts

RON 4,5

24

Service for Operations performed by Internet Banking and Phone Banking (Click and Alo 24 Banking BCR)

Providing information about the Account	0
Using the service by means of the username and the OTP code (e-token, token)	RON 3/month
Fee applied for token replacement: - Token replacing in case of lost/not returned/destroyed/stolen/ with another token (except replacement with eToken)	EUR 10



BCR ALERT

Using BCR Alert*	RON 2/month
Using BCR Alert Plus	RON 5/month
Fee of exceeding the 25 SMS message limit	RON 0.8/SMS

*Available for services purchased until 01.10.2017. This service is not available for sale starting with 02.10.2017.



Cash operations -Deposits via Counter/APT/MFM

RON

Foreign currency

Cash deposits in own accounts, including coin deposits in RON

0

0

Cash deposits in other BCR clients accounts
Counter

RON* 4

EUR 3

*Coin deposits are commissioned additionally, depending on the amount remaining after the RON4 commission is paid:

< RON 10: 0 commission
≥ RON 10: 1.5% commission

APT/MFM

RON 2

EUR 1 / USD 1

EUR coin deposits at the circulation pay desk
(only 1 EUR and 2 EUR coins are accepted)

N/A

20%

Cash deposits made for loan installment payment are not commissionable. For this purpose BCR accepts also coin deposits in RON, EUR, USD.



Cash Operations-Withdrawals



BCR Counters



ATM BCR for
RON cards BCR

Cash withdrawals

1% min RON 15/min EUR 5

RON 0

For withdrawals ≥ RON 50.000 or EUR 10.000 (equivalent in amount in other currency), which were not planned 2 days before a sole fee of 2% of the withdrawn amount is charged. The same is applied for the planned but not taken amounts.



Cash Invoice payment



BCR Counters



BCR Multifunctional Machines,
Ghiseul Automat BCR

Cash Invoice payment into
the service provider's account*

RON 4/EUR 1/USD 1

0



Non cash Invoice payment



BCR ATM



BCR MFM



ALO 24 Banking
BCR



Click 24 Banking
BCR

Non cash Invoice payment into
the service provider's account*

0

0

0

0



Non cash operations - Incomings

RON

Foreign currency

Intrabanking incoming payments in local currency

0

0

Interbanking incoming payments in local currency**

RON 4

0

*Invoices payment, insurance policies, tuition fees, leases, donations and other similar operations performed into the service provider's account that has a cash collection convention with BCR.

**This fee is not charged for the salary incomings (for which the client indicated the payer's IBAN) for allowances, unemployment allowances, scholarship, incomings in special credit accounts, sponsorship etc.



Operations without cash - payments



BCR Counters



Alo 24 Banking BCR*



Click 24 Banking BCR**

Intrabanking payments in RON	RON 8	RON 4	RON 0
Intrabanking payments (in RON) between personal accounts	RON 8	RON 4	RON 0
Intrabanking payments in foreign currency	EUR 2	EUR 1	EUR 0
Intrabanking payments in foreign currency between personal accounts	EUR 0	EUR 0	EUR 0
Interbanking payments in RON***	RON 8	RON 4	RON 3
External payments in RON (< RON 250,000 meant for the countries in the European Community****)	RON 8	RON 4	RON 3
Interbanking payments in foreign currency *****/ External in RON ***** (>RON 250,000 meant for the European Community countries and for others, regardless the amount or destination)	0,2% min EUR 30, max EUR 1.000	0,1% min EUR 15, maxim EUR 500	0,1% min EUR 10, maxim EUR 500
Intra Erste Group banks fast payments in foreign currency (EUR)	0,1% min EUR 10, max EUR 500	0,1% min EUR 10, max EUR 500	0,1% min EUR 10, max EUR 500
Modification/cancellation of an already executed payment order - foreign currency	EUR 30	EUR 30	EUR 30
Investigations related to received payment orders - foreign currency (-EUR100)/ Return of the receipts in foreign currency which were already executed (deduct from the amount to be returned to the applicant)	EUR 30	N/A	N/A
Emergency fee for payments in foreign currency	EUR 35	N/A	N/A
Garnishments processing fee			
≤ 100 RON	RON 10		
> 100 RON	RON 30	N/A	N/A

*By Alo 24 Banking BCR there may be performed transactions within the limit of EUR 25,000 equiv RON per transaction

**By Click 24 Banking BCR there may be performed transactions within the limit of EUR 50,000 equiv RON per transaction

*** For interbanking payments in RON up to RON 50,000, BNR fee is applied, of RON 0,51, and for payments - RON 50.000 RON, or for urgent payments regardless of the amount, regis fee is applied of RON 6

**** For these operations, NBR fee for large value payments is charged extra (RON 6 updated at 01.10.2015). For OUR option a EUR 20 fee is applied regardless the channel. For payments to Erste Bank der oesterreichischen Sparkassen, Erste Group Bank AG, Česká spořitelna, Erste Bank Croatia, Erste Bank Hungary, Erste Bank Serbia, Slovenská sporiteľňa, BCR Chişinău, BCR, Sparkasse Makedonija, Sparkasse Bank BIH, Banka Sparkasse d.d the OUR fee does not apply.

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Documentary Payment Orders/ Conditional Payment Orders

RON

Foreign currency

Notification/Issue	0,10% min EUR 40, max EUR 750
Processing modification/rectifying/investigations	EUR 15
Payment	0,15% min EUR 50



Checks Operations

RON

Foreign currency

Certifications of checks issued in RON: issued in foreign currency and paid in RON	RON 10/cheque certificate	N/A
Payment of cheque in foreign currency	N/A	1,5% min 5 EUR, max 1000 EUR
Sale of Commercial Cheque		
≤ EUR 1,000	N/A	EUR 10
> EUR 1,000	N/A	EUR 30
Investigations	N/A	EUR 10
Returned, unhonored	N/A	EUR 10 + EUR 18 Erste Vienna fee and other fees for external banks, if there are any.



Direct Debit/ Standing Order

RON

Foreign currency

Direct Debit

Intrabanking Direct Debit

- Payment operations

0

0

Intrabanking Direct Debit

- Payments operations
- Denied due to lack of funds

RON 2
Transfond Commission

N/A
N/A

Standing Order

Standing Order intrabancar

RON 2

EUR 1

Standing Order interbancar

RON 2

N/A

Debit Cards

Mastercard/
Mastercard
Instant/
Visa Electron/
Visa Clasic

ZĂMBET Visa
Electron*/
ZĂMBET
Mastercard*

Visa Electron
Xteen/Campus
Mastercard City
Card

Mastercard
Gold

Visa
Platinum

EPB Visa
Infinite

Visa
Clasic

Currency	Cards in RON							Cards in Foreign currency
Card usage area	national and international							
Main card issuance	RON 10**	RON 10**	RON 0	RON 70**	RON 250**	RON 500**	EUR/USD 5	
Supplementary card issuance	RON 10	RON 10**	N/A	RON 35	RON 125	RON 250	EUR/USD 5	
Monthly maintenance (min card/ suplimentary card)	RON 0	RON 1.5	RON 0	RON 14 **	RON 45 **	RON 100 **	EUR/USD 0	
Renewal	RON 0							EUR/USD 5

*The RON 10 amount will be available for transport on the electronic wallet RATB/Metrorex.

**Main card Insurance and monthly maintenance fees are RON 0 for specific bundles.

Transactions

Using BCR ATM's for cash	RON 0	1.75%, EUR/USD min 5
Using BCR POS for cash	1%, min RON 15	1.75%, EUR/USD min 5
Using ERSTE Group***ATMs for cash	0.25%, min RON 0.5	1.75%, EUR/USD min 5
Using ATM from other banks for cash	1%, min RON 15	1.75%, EUR/USD min 5
Balance inquiry at BCR ATMs	RON 0	EUR/USD 0
Balance inquiry at BCR ATMs other banks ATMs (România/ foreign countries)	RON 4,5	EUR/USD 1

***Erste Group Bank list is available on www.bcr.ro

Other fees

Generating the list of 10 last transaction at the BCR ATMs	RON 1	RON 1
Currency conversion for transactions in a different than the card's currency		2%
Stolen/lost/change name/damaged/on request - card change	RON 20	EUR/USD 7
Changing the maximum amount that may be daily withdrawn in cash from ATM	RON 5	EUR/USD 1
Unjustified chargeback to transaction	RON 30	EUR/USD 10

The Commission fees related to the operations accepted by the bank which are not included in this tariff have the fixed value of RON 10, respectively EUR 10: according to the currency in which they are performed, except for those for which separate tariffs are provided (tariffs which are available in any BCR branch). Symbol „N/A” mean that fee does not apply and the service is not available.

NOTE: All the commission fees in the tariff herein do not include the BNR taxes, the taxes of corresponding banks or the postal fees.

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For more information, please contact the advisers in any BCR office or you may contact the **InfoBCR** service by phone or by e-mail (contact.center@bcr.ro).

OTC operations with romanian tbills/government bonds and financial instruments issued in EU member states

OTC trading and safekeeping of government bonds on the market administrated by National Bank of Romania

	RON	Non-RON
Intermediary operations on the Romanian tbills & government bonds primary market		
Up to 0,5 mil. RON, including	0,5%	
Between 0,5 mil. RON and 2 mil. RON, including	0,3%	1%
Over 2 mil. RON	0,1%	
The fee is applied to the settement amount of the allocated t-bills/ gov. bonds, in the ccy of the instrument, but no less than the fee charged by SaFIR.		
Trading operations on the Romanian tbills & government bonds secondary market		
Between BCR and its client (sell/ buy, REPO/ RREPO, REPO/ RREPO substitution)		SaFIR fee
For customer to customer operations	0,5% applied to the total nominal value but no less than the fee charged by SaFIR.	
Transfer and registration operations of Romanian tbills & government bonds		
Free of payment transfers from the BCR Secondary Register to another register	0,5% applied to the total nominal value, but no less than the fee charged by SaFIR, plus VAT	
Registration of pledge in the BCR Secondary Register	RON 160 plus VAT	
Pledge substitution, t-bills/ gov. bonds under litigation, transfer of pledge beneficiary, transfer of pledged portfolio, pledge execution through sale/ appropriation, pledge release	SaFIR fee plus VAT	
Fees for coupon/ principal payments	RON 0	
SaFIR fees		
Processing fee for delivery versus payment operations (sale-purchase, reverse operations, collateral execution through sales)	RON 79	
Processing fee for free-of-payment delivery operations (portfolio transfer, collateral execution by appropriation, reverse operation substitution, margin call)	RON 95	
Primary market results processing fee	RON 10,50	
Pledge processing fee (pledge registration, pledge substitution, disputed securities, pledge assignment, pledged securities portfolio transfer, pledge release)	RON 95	

OTC trading and safekeeping of financial instruments issued in EU member states

RON

Non-RON

Trading fee

Financial instruments trading fee	Maxim 1%
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The fee is applicable for individuals (excepting "private banking" clients). The fee is applied to the number of financial instruments multiplied with the clean price. The fee is cashed in RON, at the selling of the financial instruments.

Safekeeping fee

Financial instruments deposited in Austria, issued by:

- ERSTE	0,009% p.a. plus VAT
- other issuers from EU member states	0,014% p.a. plus VAT

Financial instruments deposited in other countries than Austria or in international depositories, issued by:

- ERSTE	0,069% p.a. plus VAT
- other issuers from EU member states	0,070% p.a. plus VAT 0,193% p.a. plus VAT

The fee is applied to the market value of the portfolio from the last day of the calculation month and calculated in the denomination currency of the financial instruments.

The fee is cashed on a monthly basis, in RON, at the NBR rate valable for the last day from the month.

Free of payment transfers fee

Financial instruments deposited in Austria	EUR 15 plus VAT
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Financial instruments deposited in other countries than Austria or in international depositories	EUR 25 plus VAT
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Fees for coupon/principal payments	RON 10 /issue plus VAT
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The fee is cashed in RON, in the operation date, at the NBR rate valable for the cashing day.

Individuals

InfoBCR: 0800.801.BCR (0800.801.227)

Available non-stop, free tariff from any national network

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