



Standard tariffs and fees chargeable by BCR on natural persons for various operations, current accounts, cards the products and services associated to them, OTC operations with government bond and financial instruments issued in Eu member states.

STANDARD FEES CHARGED BY BANCA COMERCIALĂ ROMÂNĂ

for operations, current accounts, attached products and services for individuals
valid as of 02.05.2018

No.	A. PETTY CASH AND SETTLEMENTS Bank operation	Level	
		RON	FOREIGN CURRENCY (EUR or equivalent)
I. CASH OPERATIONS – COUNTER/ APT/MFM			
1.	Cash deposits in personal accounts, including coins in RON	0	0
	Cash deposit in other BCR clients' account		
	2.1. Counter	RON 4 *	EUR 3
	*Coin deposits are subject to additional fees, depending on the amount remaining after the RON 4		
2.	fee is paid:		
	< RON 10: 0 fee		
	≥ RON 10: 1.5% fee		
	2.2. APT/MFM	RON 2	EUR 1 / USD 1
3.	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 instalment payment are not subject to fees. For this purpose BCR accepts also coin deposits in RON, EUR, USD.			
CASH OPERATIONS VIA COUNTERS ONLY		RON	FOREIGN CURRENCY (EUR or equivalent)
Cash payments directly into the service provider's account*			
3.2.1 BCR client holding at least one BCR active current account			
	▪ Fee at BCR counters	RON 4 / operation	EUR 1 ** / USD 1 **
	▪ Fee at machines that accept cash	0	N/A
3.2.2 BCR Client/Non-Client not holding a BCR active current account			
4.	▪ Fee at BCR counters	RON 8 / operation	EUR 2 ** / USD 2 **
	▪ Fee at machines that accept cash	0	N/A

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

** Applicable only for payments made in EUR and USD accounts of service providers

Cash withdrawals at BCR counters*:

1% min RON 15

1% min EUR 5

5.

*For withdrawals \geq RON 50,000 or EUR 10,000 (and other currencies in EUR equivalent), which were not planned 2 days before, a sole fee of 2% of the withdrawn amount is charged if the amount is available in the bank. The same is applied for the planned but not taken amounts, except for amounts resulting from deposits and loans. In case of withdrawals from loans, made through the loan account, the fee is 0.

6. Cash liquidation of deposits opened before 15.09.2014, set up for at least 12 months, at and after the first maturity:

0 fee

II. NON-CASH OPERATIONS

7. Non-cash invoice payment directly into the service provider's account at ATM, MFM, ALO and Click24 Banking)

0

8. Opening of current accounts in RON and/or currency:

0 fee

Fee for management of BCR Current Account in RON

RON 0/month

Fee for management of other accounts in RON

RON 4.5/month

Fee for management of current account in foreign currency: EUR/ USD
Other currencies (as of 15.09.2014)

RON 4.5, in equivalent/month
RON 12.5, in equivalent/month

Fee for management of ClasiCont BCR package

RON 5,5/month

N/A

Fee for management of TotalCont BCR package

RON 15/month

N/A

9. Fee for management of ONE BCR package

RON 20/month

N/A

Fee for management of Erste Private Banking BCR (EPB) package

RON 100/month

N/A

Fee for management of Tineri Xteen/Campus BCR package

RON 0/month

N/A

Fee for management of Comod BCR package

RON 2/month

N/A

Fee for management of Banking Services Package for financially vulnerable individuals

RON 0/month

N/A

Fee for management of Banking Services Package for financially non-vulnerable individuals

RON 7/month

N/A

Fee for management of humanitarian account

RON 0/month

RON 0/month

10. Fee for management of Maxicont savings account

RON 4/month

EUR 1/USD 1/month

11. Closing of account/package

RON 0

12. Intrabanking payments, at BCR counters no matter the value (BCR – BCR transfers)

RON 8

EUR 2

13. Intrabanking payments between personal accounts at BCR counters.
Not chargeable in case of closing a Current Account with transfer of balance to another BCR account.

RON 8

EUR 0

14. Interbanking payments at BCR counters (transfer BCR – other banks). Note: - 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 of RON 6 is applied	RON 8	0.2% min EUR 30 max. 1,000 *
<i>*For interbanking/external payment in foreign currency with OUR option a EUR 20 fee is applied no matter the payment 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, no OUR fee is charged.</i>		
15. External payments in RON at BCR counters (transfer BCR – other foreign banks)	RON 8	N/A
16. Garnishment processing fee (as of 15.09.2014) ▪ ≤ RON 100 ▪ > RON 100	RON 10 RON 30	N/A
17. Erste Bank fast payments in foreign currency (EUR) at counter	0.1% min EUR 10 max EUR 500	
18. Direct Debit:		
Intrabanking payments:	0 fee	0 fee
Interbanking payments: Fee for interbanking direct debit order refused for insufficient funds is 0, but the Transfond fee of RON 0.51 is charged.	RON 2	N/A
19. Standing Order		
Intrabanking payments:	RON 2	EUR 1
Interbanking payments: Operations free of charge in TotalCont/ONE/ EPB packages (SO in RON)	RON 2	N/A
20. Fee for processing debt instruments (checks/bills of exchange/promissory notes) in interbanking system in old format	RON 7/operation	N/A
21. Changing a payment order before execution	N/A	0 fee
22. Modification/Cancellation/Investigation of a payment order issued by the client	N/A	EUR 30 (or counter value in other currencies, including RON for cross-border payments)
23. Investigations related to payment orders received with incorrect/incomplete details (except amounts up to EUR 100 inclusively, for which no investigation with the external bank is conducted)	N/A	EUR 30
24. Receipts through BCR (This fee is not charged for salary incomings through BCR client companies, pensions, scholarships, alimonies, allowances, unemployment allowances, other social benefits, incomings between the same client's accounts, in special credit accounts, sponsorships, humanitarian actions.)		
Intrabanking incoming payments (BCR-BCR)		0 fee
25. Intrabanking incoming payments no matter the amount	RON 4	0 fee

26.	Issue of duplicate current account statement at the bank counters, on demand:	one-calendar month statement of account, free of charge, monthly
27.	Issue of bank statement for other types of accounts than current accounts at BCR counters, on demand (e.g., term deposit/savings account/savings plan):	RON 0
28.	Sending of bank statements at the address specified by the Client (monthly):	RON 2, in equivalent/statement
29.	Issue of financial records, at the bank counters	RON 2

Documentary/conditional payment orders

30.	Notification/Issue	0.1% min EUR 40 max EUR 750
31.	Processing modification/rectifying/investigations:	EUR 15
32.	Payment:	0.15% min EUR 50

III. TRANSFERS OF FUNDS IN FOREIGN CURRENCY ABROAD/FROM ABROAD

33.	Issue of amounts received by:	
	Quick fund transfers (MoneyGram and Sigue):	0 fee
34.	MoneyGram & Sigue fees for money transfers to Romania and internationally	See Annex 1

IV. CHECKS OPERATIONS

35.	Certifications of checks issued in RON: issued in foreign currency and paid in RON)	RON 10 /check certificate	N/A
36.	Sale of Commercial Checks		
	- ≤ EUR 1,000/check	N/A	EUR 10
	- >EUR 1,000/check		EUR 30

NOTE:

1. Symbol "N/A" means that the operation is not available.
2. According to the terms of the conventions concluded with corresponding banks, fees in foreign currency charged by such banks are added to the fees in this standard fee tariff. For external interbanking payments in foreign currency and RON, with OUR option, the OUR fee of EUR 20 is added no matter the payment channel.
3. The fees in this section are exclusive of NBR/Transfond taxes or the taxes of corresponding banks. Amounts in RON equivalent shall be determined at the NBR exchange rate valid on the day of the operation. The fees, taxes and charges in RON equivalent are calculated at the NBR exchange rate valid on the day when they are accounted for.
4. European Community in terms of payments: Austria, Belgium, Bulgaria, The Czech Republic, Cyprus, Denmark, Switzerland, Estonia, Finland, France, Germany, Greece, Ireland, Island, Italy, Latvia, Lithuania, Luxembourg, Malta, UK, Norway, The Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Hungary.
5. Erste group in terms of payments includes at present: Erste Bank der oesterreichischen Sparkassen, Erste Group Bank AG, Česká spořitelna, Erste Bank Croatia, Erste Bank Hungary, Erste Bank Serbia, BCR Chişinău, Slovenská sporiteľňa, BCR.
6. For interbanking payments to Erste Group banks listed at item 5 above, the OUR fee does not apply.
7. The OUR fee is EUR 20 no matter the payment channel.

No.	B. ELECTRONIC BANKING SERVICES Banking operation	Fee level	
		Alo 24 Banking	Click 24 Banking
37.	Fee for sending account information	RON 0	RON 0
38.	Intrabanking payments (in RON) between personal accounts	RON 4	RON 0
39.	Intrabanking payments (in RON)	RON 4	RON 0
40.	Interbanking payments (in RON)	RON 4	RON 3
41.	Intrabanking payments in foreign currency	EUR 1	EUR 0
42.	Intrabanking payments in foreign currency between personal accounts	EUR 0	EUR 0
43.	Interbanking payments in foreign currency	0.10% min EUR 15, max EUR 500	0.10% min EUR 10 max EUR 500
<p><i>*For interbanking payments in foreign currency with OUR option a EUR 20 fee is applied no matter the payment 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, no OUR fee is charged.</i></p>			
44.	EUR fast Intra-group payments	0.10% min EUR 10, max EUR 500	
45.	For external payments in RON	RON 4	RON 3
46.	Direct payments in the service provider's account* <i>*Invoices payment, insurance policies, tuition fees, leases, donations and other similar operations performed into the service provider's/supplier's account that has a convention with BCR</i>	0	0
47.	Fee for use of Internet and Phone Banking (Click and Alo 24 Banking) by inserting User Name and OTP code generated by Token or e-token	RON 3 /month	
48.	Fee for use of Internet and Phone Banking (Click and Alo 24 Banking) by inserting User Name and Password (applicable only to packages)	0 fee	
49.	Fee charged for Token replacement in case of: <ul style="list-style-type: none"> loss/damage/theft/non-return (exception: replacement by e-token); 	EUR 10	
50.	Fee for investigation/modification/cancellation of transactions after execution, performed on the Internet and via Phone Banking (Click and Alo 24 Banking) <ul style="list-style-type: none"> if Client error if Bank error Charged for investigations performed for cross-border payments in foreign currency or in RON	EUR 30 EUR 0	
51.	BCR ALERT Using BCR Alert*	RON 2 /month	

**Available for services purchased until 01.10.2017. Service is not available for sale starting 02.10.2017.*

Using BCR Alert Plus RON 5 /month

Fee for sending SMS for exceeding the 25 SMS message limit per component RON 0.8/SMS

52. SELF BANKING for operations performed at the Multifunctional Machines by: Zero fee

DEBIT CARDS

Fee for cash withdrawal/balance inquiry/unjustified transaction chargeback according to chapter C, depending on the type of debit card

CREDIT CARDS

Fee for cash withdrawal/balance inquiry/unjustified transaction chargeback according to chapter D, CREDIT CARDS

No.	C. DEBIT CARDS Type of card/ Type of fee	BCR Gold MasterCard	ZÂMET BCR Visa Electron/ZÂMBET BCR MasterCard	Visa Electron/ MasterCard / MasterCard Instant/ Visa Clasic	Visa Electron Xteen/ Campus MasterCard City Card	Visa Platinum	EPB Visa Infinite	Visa Clasic
	Currency	Cards in RON						Cards in foreign currency
53.	Fee for card issuance and maintenance							
	Fee for issuance of main card	RON 70**	RON 10*	RON 10	RON 0	RON 250**	RON 500**	EUR/ USD 5
	Fee for issuance of renewed card			RON 0				EUR/ USD 5
	Fee for issuance of additional card	RON 35	RON 10	RON 10	N/A	RON 125	RON 250	EUR/ USD 5
	Fee for monthly maintenance of main card	RON 14**	RON 1.5**	RON 0		RON 45**	RON 100**	EUR/ USD 0
	Fee for monthly maintenance of additional card	RON 14	RON 1.5	RON 0	N/A	RON 45	RON 100	EUR/ USD 0
54.	Fee for using ATM/POS for cash withdrawal in Romania							
	Cash withdrawal from BCR ATMs			RON 0				1.75% min. EUR/ USD 5
	Cash withdrawal from BCR counters (POS, Imprinter)			1%, min RON 15				1.75% min. EUR/ USD 5
	Cash withdrawal from other banks (ATM, counters via POS)			1% min RON 15				1.75% min. EUR/ USD 5
55.	Fee for using ATM/POS for cash withdrawal abroad							
	Cash withdrawal from ATMs of Erste Group banks***			0.25%, min RON 0.5				1.75% min. EUR/ USD 5
	Cash withdrawal from ATMs other than Erste Group ATMs and banks (POS, Imprinter)			1% min RON 15				1.75% min. EUR/ USD 5
56.	Other fees							
	Fee for balance inquiry at BCR ATMs				RON 0			
	Fee for balance inquiry at other banks' ATMs in Romania and abroad			RON 4.5				EUR/ USD 1
	Fee for foreign currency conversion			2% of the value of the transaction performed in another currency than the card currency				
	Fee for unjustified transaction chargeback			RON 30/ transaction				EUR/ USD 10/ transaction
	Fee for reissuance of stolen/ lost card/ change of name/deteriorated card/on demand			RON 20				EUR/ USD 7
	Fee for modification of maximum cash amount that may be withdrawn daily from ATMs			RON 5				EUR/ USD 1
	Fee for generating a list of the 10 most recent transactions at BCR ATMs			RON 1				RON 1

No.	D. CREDIT CARDS Type of card/ Type of fee	Type of card READY FOR PAYMENT			
		MasterCard Visa Visa contactless	Gold MasterCard Gold Visa	EPB Platinum MasterCard	EPB World Elite MasterCard
57.	Fees for card management and PIN				
	Fee for issuance of main card	RON 20	RON 100	RON 300	RON 600
	Fee for annual management of main/ additional card	RON 45	RON 200	RON 600	RON 1,200
	Fee for blocking lost/ stolen card	RON 10 ¹		RON 0	
58.	Fee for using the card and card payments				
	Fee for using ATMs/POSS for cash			3% min RON 10	
	Fee for foreign currency conversion		2% of the value of the transaction carried out in a currency other than the card currency		
59.	Fees for insurance services				
	Annual insurance fee	N/A	RON 20		RON 0

Note:

Symbol "N/A" means that the service is not available for such card type.

* BCR offers RON 10 on the "e-wallet" travel app upon the first issuance of ZÂMBET BCR card.

** The fee for issuance and monthly maintenance of the main card issued on the holder's name is zero for cards included in the dedicated packages.

*** Currently, Erste Group includes: Erste Bank der oesterreichischen Sparkassen, Erste Group Bank AG, Česká spořitelna, Erste Bank Croatia, Erste Bank Hungary, Erste Bank Serbia, BCR Chişinău, Slovenská sporiteľňa, BCR.

¹ The fee is suspended for an unlimited period.

E. OTHER OPERATIONS AND SERVICES Banking operation	Fee level	
	RON	FOREIGN CURRENCY (EUR or EUR equivalent)
Fee for verifying the power of attorney's validity	RON 40/request + VAT (or equivalent in foreign currency)	
Banking operations through humanitarian/sponsorship accounts	zero fee	
SWIFT MT950/940 message (account statements)	N/A	EUR 2/statement
Emergency fee for payments in foreign currency	N/A	EUR 35
Monthly postal fee for sending the current account statement to clients holding packages	RON 2	N/A
Fee for providing documentation related to setting up a garnishment on account	RON 25/request + VAT	
Fee for renting safety box	RON 100/month + VAT	
Fee for forced opening of safety box and key replacement	EUR 100 + VAT	
Penalty fee for safety box agreement expiration	RON 200/month	
Fee for supplementary access to the safety box (for contracts concluded after 21.07.2014)	RON 20/access + VAT	
Fee for safekeeping services of goods after the expiry of the safety box rental contract (for contracts concluded after 21.07.2014)	RON 300 + VAT	

F. List of fees for operations accepted by the bank subject to the fixed fee of RON 10 or EUR 10	Fee level	
	RON	FOREIGN CURRENCY (EUR or EUR equivalent)
Check remittance charges on behalf of the client	N/A	EUR 10
Check investigation	N/A	EUR 10
Non-paid returned check	N/A	EUR 10 + EUR 18 fee Erste Wien and other external bank fees, if any.
Annulment of a check at buyer's request	N/A	EUR 10
Emergency check issuing fee	N/A	EUR 10
Transmission of depositary receipts by password from one individual to another, via the bank	RON 10	N/A
SWIFT message except SWIFT charged for opening letters of credit & MT950/940 (statements of account)	N/A	EUR 10
Accounting checking charges: - except for checking and confirming account statements	N/A	EUR 10 0 fee
Issue of duplicate documents	RON 10	EUR 10
Physical correspondence	N/A	EUR 10
Processing client requests for issuing the agreement on setting up a subsequent rank mortgage in favour of other banks refinancing the loan granted by BCR	N/A	EUR 10

STANDARD FEES CHARGED BY BANCA COMERCIALĂ ROMÂNĂ
for OTC operations with t-bills/government bonds and financial instruments issued in EU member states, intended for individuals

No.	Fee level		
	RON	Non-RON	
A. OTC trading and safekeeping of government bonds on the market administrated by National Bank of Romania			
1. INTERMEDIARY OPERATIONS ON THE ROMANIAN T-BILLS & GOVERNMENT BONDS PRIMARY MARKET			
1.1.	Up to RON 0.5 million, including	0.5%	
1.2.	Between RON 0.5 million and RON 2 million, including	0.3%	1%
1.3.	Over RON 2 million	0.1%	
The fee is applied to the value of allocated t-bills/ government bonds, in the currency of the instrument, but no less than the fees charged by SaFIR.			
2. TRADING AND INTERMEDIARY OPERATIONS ON THE ROMANIAN T-BILLS & GOVERNMENT BONDS SECONDARY MARKET			
1.4.	Between BCR and its client (sell/ buy, REPO/ RREPO, REPO/ RREPO substitution)	Fee charged by SaFIR	
1.5.	Client to client operations	0.5% applied to the total nominal value, but no less than the fees charged by SaFIR	
3. TRANSFER AND REGISTRATION OPERATIONS OF ROMANIAN T-BILLS & GOVERNMENT BONDS			
3.1.	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 fees charged by SaFIR, plus VAT	
3.2.	Registration of guarantee in the BCR Secondary Register	RON 160 plus VAT	
3.3.	Guarantee substitution, t-bills/government bonds under litigation, transfer of guarantee beneficiary, transfer of pledged portfolio, guarantee execution through sale, enforcement of guarantees by appropriation, guarantee release	Fee charged by SaFIR plus VAT	
3.4.	Fees for payments of interest/principal	RON 0	
4. SAFIR FEES			
4.1.	Processing fee for delivery versus payment operations (sale/purchase, Repo/RRepo, collateral execution through sales)	RON 79	
4.2.	Processing fee for free-of-payment delivery operations (portfolio transfer, collateral execution by appropriation, REPO substitution)	RON 95	

4.3.	Primary market results processing fee	RON 10.50
4.4.	Pledge processing fee (pledge registration, pledge substitution, securities under litigation, transfer of pledgee, pledged securities portfolio transfer, pledge release)	RON 95

No.	B. OTC trading and safekeeping of financial instruments issued in EU member states	Fee level	
		EUR	Non-EUR

5. TRADING FEE

5.1.	Fee for trading financial instruments	max 1%
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The fee is charged for individuals (except those qualified as "private banking"). The fee is applied at the number of bonds multiplied by the net trading price. The fee is cashed in RON, one time only, by the owner unit, upon the sale of the financial instruments by the bank.

6. FEE FOR THE SAFEKEEPING OF FINANCIAL INSTRUMENTS

Financial instruments deposited in Austria, issued by:

6.1.	- ERSTE	0.009% p.a.
	- other issuers from EU member states	0.014% p.a.

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

	- ERSTE	0.069% p.a.
	- other issuers from EU member states	0.070% p.a. 0.193% p.a.

The fee is applied at the market value of the portfolio of financial instruments 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 valid on the last day of the calculation month.

7. FEE FOR FREE-OF-PAYMENT TRANSFER OF FINANCIAL INSTRUMENTS

7.1.	Financial instruments deposited in Austria	EUR 15 plus VAT
7.2.	Financial instruments deposited in other countries than Austria or in international depositories	EUR 25 plus VAT
7.3.	Fees for interest/principal payment	RON 10/ issue plus VAT

The fee is cashed in RON, on the operation date, at the NBR rate valid on the cashing day.

Annex no. 1 - MoneyGram & Sigue fees for money transfers to Romania and internationally

MoneyGram fees						Sigue fees				Sigue Romania – Ukraine/ Moldova fees		
Transfer in EUR			Transfer in USD			Transfer in RON			Transfer in EUR			
From	Up to	FEE	From	Up to	FEE	From	Up to	FEE	From	Up to	FEE	
-	50.00	5.9	-	50.00	12	-	50.00	10	-	100	4	5
50.01	100.00	7.5	50.01	100.00	13	50.01	150.00	15	100.01	200	8	10
100.01	200.00	13	100.01	200.00	20	150.01	300.00	17	200.01	300	12	
200.01	300.00	15	200.01	300.00	26	300.01	600.00	22	300.01	400	20	15
300.01	400.00	19	300.01	400.00	31	600.01	1,200.00	25	400.01	500	24	
400.01	500.00	22	400.01	500.00	36	1,200.01	1,500.00	30	500.01	600	28	25
500.01	600.00	28	500.01	750.00	41	1,500.01	2,000.00	40	600.01	700	32	
600.01	750.00	30	750.01	1,000.00	47	2,000.01	2,700.00	50	700.01	800	36	
750.01	1,000.00	35	1,000.01	1,250.00	55	2,700.01	3,000.00	60	800.01	1,000	40	
1,000.01	1,250.00	40	1,250.01	1,500.00	59	3,000.01	30,000.00	90	1,000.01	1,100	44	30
1,250.01	1,500.00	49	1,500.01	1,750.00	69	x	x	x	1,100.01	1,200	48	
1,500.01	1,750.00	59	1,750.01	2,000.00	79	x	x	x	1,200.01	1,300	52	
1,750.01	2,000.00	69	2,000.01	2,500.00	99	x	x	x	1,300.01	1,400	56	
2,000.01	2,500.00	79	2,500.01	3,000.00	119	x	x	x	1,400.01	1,500	60	
2,500.01	3,000.00	89	3,000.01	3,500.00	140	x	x	x	1,500.01	1,600	64	
3,000.01	3,500.00	110	3,500.01	4,000.00	161	x	x	x	1,600.01	1,700	68	
3,500.01	4,000.00	130	4,000.01	4,500.00	182	x	x	x	1,700.01	1,800	72	
4,000.01	4,500.00	150	4,500.01	10,000.00	203	x	x	x	1,800.01	1,900	76	
4,500.01	7,000.00	170	x	x	x	x	x	x	1,900.01	2,000	80	
x	x	x	x	x	x	x	x	x	2,000.01	2,100	84	
x	x	x	x	x	x	x	x	x	2,100.01	2,200	88	
x	x	x	x	x	x	x	x	x	2,200.01	2,300	92	
x	x	x	x	x	x	x	x	x	2,300.01	2,400	96	
x	x	x	x	x	x	x	x	x	2,400.01	2,500	100	

Annex no. 2 – Level of fees charged by NBR/Transfond

Level of fees charged by NBR/Transfond for transfers BCR – other banks in interbanking system

1.	Payment order fee/piece for debtor participant, where payment order means: - credit transfer order for high value or urgent payments initiated by participants; - order for debiting or crediting the settlement account of a participant initiated by the NBR; - order for transfer of funds between two settlement accounts of the participants; - order for settlement of funds for operations with financial instruments.	RON 6.00/ operation
2.	Payments of low value payment orders made through SENT	RON 0.51/ operation
3.	Approved direct debit payments – beneficiary	RON 0.51/ operation
4.	Receipts based on debit payment instruments (checks/bills of exchange/promissory notes) by off-set sent in electronic form	RON 0.88/ operation
5.	ID refused with “approved” status – payer	RON 0.55/ operation
6.	IDD refused with “approved” status - payer	RON 0.55/ operation

Community countries: Austria, Belgium, Bulgaria, the Czech Republic, Cyprus, Denmark, Switzerland, Estonia, Finland, France, Germany, Greece, Ireland, Island, Italy, Latvia, Lithuania, Luxembourg, Malta, Great Britain, Norway, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Hungary.

Annex 3 – Fees for products no longer available

Fees for products no longer available. Banking operation	Fee level	
	RON	FOREIGN CURRENCY (EUR or EUR equivalent)
Cash redemption of depositary receipts with Confidential BCR password <i>*Product no longer available starting 04.07.2012</i>	0.25%	N/A
Cash redemption of depositary receipts with Active BCR discount <i>* Product no longer available starting 25.01.2013</i>		0 fee
Payments of checks in foreign currency (Available only for checks already existing on workflow. <i>Service no longer available starting 02.05.2018</i>)	N/A	1.5% min EUR 5 max EUR 1,000
Mobile Transactions Service (balance communication and the 10 most recent transactions) <i>(no longer available starting 31.12.2015)</i>	RON 0.5	N/A
ExtraCont BCR package <i>(no longer available starting 05.12.2015)</i>	RON 8.5/ month	N/A
Esențial package management fee <i>(no longer available starting 06.10.2012.)</i>	RON 6.99/ month	N/A
Esențial Plus package management fee <i>(no longer available starting 06.10.2012.)</i>	RON 11.99/ month	N/A
DEBIT CARDS	Visa Electron Patriciu	Visa Virtuon
Card Type/ Fee Type	Cards in RON	Cards in foreign currency
Currency		
Fee for issuing main card	RON 0	1 USD
Fee for using ATM/POS for cash in Romania		
Fee for cash withdrawal from BCR ATMs	RON 0	N/A
Fee for cash withdrawal at BCR counters (POS, Imprinter)	RON 0	N/A
Fee for cash withdrawal from other banks (ATM, counters via POS)	1% min RON 15	N/A
Fee for using ATM/POS for cash withdrawal abroad		
Fee for cash withdrawal from ATMs of Erste Group banks*	0.25%, min RON 0.5	N/A
Fee for cash withdrawal from ATMs other than Erste Group ATMs and banks (POS, Imprinter)	1% min RON 15	N/A
Fee for balance inquiry at BCR ATMs	RON 0	N/A
Fee for balance inquiry at the ATMs of other banks in the country and abroad	RON 4.5	N/A
Fee for foreign currency conversion	2% of the value of the transaction carried out in a currency other than the card currency	
Fee for unjustified transaction chargeback	RON 30/transaction	USD 10/ transaction
Fee for reissuance of stolen/ lost card/ change of name/deteriorated card/on demand	RON 20	USD 5
Fee for modification of maximum cash amount that may be withdrawn daily from ATMs	RON 5	N/A
Fee for generating a list of the 10 most recent transactions at BCR ATMs	RON 1	N/A

Note: *As regards this fee, banks from the Erste group are: Ceska Sporitelna; Slovenska Sporitelna; Erste Bank Hungary; Erste Bank Croatia; Erste Bank Serbia; Erste Bank Austria; Banca Comercială Română.

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