



INFORMATION ADDRESSED TO FINANCIALLY VULNERABLE CONSUMERS, IN ACCORDANCE WITH NATIONAL AUTHORITY FOR CONSUMER PROTECTION (ANPC), ORDER 787/2024 REGARDING THE COMPARABILITY OF PAYMENT ACCOUNT FEES, PAYMENT ACCOUNT ACCESS AND ACCESS TO PAYMENT ACCOUNTS WITH BASIC FEATURES

I. INFORMATION REGARDING THE SPECIFIC SERVICES OF THE PAYMENT ACCOUNT WITH BASIC FEATURES - FINANCIALLY VULNERABLE CONSUMERS

The Payment account with basic features is a bank account used for executing payment operations, available in LEI that enables the following:

- a. payment account opening, maintenance and closing;
 - b. funds deposits;
 - c. cash withdrawals on the territory of the European Union, from a payment account at the counter during working hours or at ATMs, at any time, with the exception of periods of maintenance or non-operation due to technical reasons;
 - d. the first 10 monthly payment operations: **(i)** on the territory of Romania, direct debits; **(ii)** on the territory of the European Union, payment operations through a payment card, including online payments (if you opt for a debit card); **(iii)** on the territory of the European Union, credit transfers, including scheduled payment orders, as the case may be, at bank terminals, counters and through the bank's online facilities. The fees charged for operations that exceed the minimum number of operations are not higher than those charged in accordance with the Bank's usual tariff policy.
- The Payment account with basic features is a product designed exclusively to individual clients who are legally residents of the European Union (regardless of the consumer's place of residence), including people without a stable address, asylum seekers or people who have not been granted a residence permit and cannot be deported for factual and legally reasons.

II. INFORMATION REGARDING THE RIGHTS AND OBLIGATIONS OF FINANCIALLY VULNERABLE CONSUMERS

The financially vulnerable consumer has the following rights:

1. The right to request the opening of a Payment account with basic features if, at the time of the request, he does not hold another Payment account, including a payment account with basic features at any credit institution in Romania, unless he declares that he has been notified of the closure of the account.
2. To receive a response regarding the request to open a Payment account with basic features, including in the case of refusal of opening the account within no more than 10 working days from the date of receipt of the request by the Bank.
3. In case of refusal to open the Payment account with basic features, he has the right:
 - a) to be informed of the specific reasons for the refusal, in writing and free of charge, unless this information is contrary to the objectives of national security and public order or the provisions of the law for the prevention and combating of money laundering and the financing of terrorism and
 - b) to be advised on the procedure for filing a complaint against the credit institution, which refused to grant the right of access to a Payment account with basic features and regarding the consumer's right to contract the competent authority and/or the designated alternative dispute resolution body, including the relevant contact details.
4. To perform an unlimited number of operations using the basic services described below.
5. To manage and initiate payment operations through Online B@nking (internet banking type service) and Mobile B@nking (if opting for these services) electronic applications, as well as at the Bank's counters.
6. To access the Payment account with basic services without the purchase of additional services (e.g. overdraft, credit card, debit card, Mobile B@nking/Online B@nking, etc.).



The financially vulnerable consumer has the following obligations, in order to access and maintain the Payment account with basic features:

1. To inform the Bank, at the time of the request, if he has another payment account, including a Payment account with basic features at another institution in Romania and if the consumer is financially vulnerable.
2. To present to the bank, in the case of holding a Payment account, including a Payment account with basic features at another credit institution in Romania, the notification of its closure.
3. Not to deliberately use the Payment account with basic features for illegal purposes.
4. Not to register inactivity on the Payment account with basic features for more than 24 consecutive months.
5. Not to subsequently open a second Payment account at a credit institution in Romania, which allows him to use the basic features.

Consumers with visual, hearing, speech or locomotion impairments, who are in the category of financially vulnerable persons, have the following rights in the premises of the Bank's branches, in relation to the services related to the payment accounts with basic features as well as any of their other requests related to the financial products and services offered:

1. To ensure their access and easy movement.
2. To be treated with priority.
3. To provide them with specific information options, either audio or through the use of any physical or digital means, or assistance from a dedicated person to provide information to them.

III. ELIGIBILITY CONDITIONS FOR ACCESS TO A PAYMENT ACCOUNT WITH BASIC FEATURES – FINANCIALLY VULNERABLE CONSUMERS

Eligibility conditions:

- (1) The applicant does not hold another payment account, including a Payment account with basic features, at any credit institution in Romania, or owns and declares that he has been notified of account closure and
- (2) The monthly gross income in the form of salary, pension, allowance, social assistance allowance does not exceed the equivalent of 60% of the average gross salary gain for the economy, forecasted in the last macroeconomic forecast, respectively the autumn forecast, published by the National Forecasting Commission, or whose income in the last 6 months does not exceed the equivalent of 60% of the average gross salary in the economy. The amount of income that places the applicant in the "financially vulnerable consumer" category can be found and updated with each change on www.unicredit.ro in the "Accounts and Cards" section.

The Payment account with basic features can be requested by completing an account opening application in any UniCredit Bank branch, based on a valid identity document. The eligibility conditions and the benefits related to the Payment account with basic features are established based on the applicant's declaration from the moment of the request to open a Payment account with basic features, and their maintenance for the duration of the contract is conditioned by the fulfillment of the requirements of section **V. "ELIGIBILITY CONDITIONS FOR KEEPING THE BENEFITS OF THE PAYMENT ACCOUNT WITH BASIC FEATURES"**.

IV. SERVICES OFFERED FOR FREE TO FINANCIALLY VULNERABLE CONSUMERS

- Opening, managing and closing an account in Lei;
- Provision of a debit card – issuing/managing a physical Mastercard Standard debit card and up to 5 virtual Mastercard Standard cards;
- Cash deposits to the client's account and to another account at UniCredit Bank counters and deposits to the client's account via the physical debit card at the Multifunctional cash register (BNA);
- Intrabank and interbank incomings;
- Cash withdrawals from UniCredit Bank counters and from the counters of other banks through POS devices;
- Cash withdrawals in Lei in the bank's network, in the Euronet network and other banks in Romania, as well as cash withdrawals in foreign currency in the network of the UniCredit Group and other banks abroad¹;
- POS/Internet transactions, national/international, including at gambling merchants;
- Intrabank and interbank direct debit in Lei²;
- Credit transfer – Intrabank payments in Lei and in foreign currency at UniCredit Bank counters;



- Credit transfer – Intrabank payments in Lei and in foreign currency through Online B@nking/Mobile B@nking (applies including to payments by Scheduled Payment Order and to payments initiated by third-party Payment Service Providers of payment initiation);
- Credit transfer – Interbank payments in Lei and foreign currency, including outside Romania at UniCredit Bank³ counters;
- Credit transfer – Interbank payment in Lei and foreign currency, including outside the territory of Romania via Online B@nking/Mobile B@nking (applies including to payments by Scheduled Payment Order and to payments initiated by third-party Payment Service Providers of payment initiation)³;
- Balance inquiry at ATM/BNA in the bank's network, in the Euronet network and other banks in Romania as well as in the network of the UniCredit Group and other banks abroad.

Notes:

¹In the case of cash withdrawals abroad, the operators of the ATMs used may charge additional fees. Before you authorize the transaction, we recommend you to carefully read the messages that appear on the ATM screens, to make sure that you have been aware of the cash release conditions in such cases.

²Fees of the settlement system Sent charged for: **(i)** Bank refusal in terms of executing an interbank SEPA Direct Debit instruction: 0,45 Lei/ transaction, **(ii)** reimbursement of authorized and properly executed operations, exclusively within the SEPA CORE Scheme: 0,45 Lei / transaction.

³For the payment operations by credit transfer performed outside the EU and EEA, in any currency, the Client can choose to apply one of the following rules for fees: a) SHA - where the fees are paid by each party; b) OUR – where all fees are paid by the payer, c) BEN – where all fees are paid by the payment beneficiary. Should the Client fail to indicate the fee charging rule by methods specific to the payment instrument, the Bank will process the payment operation using the SHA fee payment rule.

V. ELIGIBILITY CONDITIONS FOR KEEPING THE BENEFITS OF THE PAYMENT ACCOUNT WITH BASIC FEATURES

The benefits of the Payment account with basic features can be kept for the entire duration of the contract if the conditions mentioned in section **III. ELIGIBILITY CONDITIONS FOR ACCESS TO A PAYMENT ACCOUNT WITH BASIC FEATURES – FINANCIALLY VULNERABLE CONSUMERS** are cumulatively met.

The Bank monitors the fulfillment of the eligibility conditions mentioned above on a monthly basis, except for the first 3 months from the date of opening the Payment account with basic features (the month of opening is not taken into account in the calculation of the 3 months) and January of each year.

If the eligibility conditions are not cumulatively fulfilled for 1 month, starting with the next month, after 10th, the Client will be automatically transferred from the Payment account with basic features, on: **(i)** one of the transactional offers mentioned at Section I “Current account transactional offers” (except Premium offer) of Annex “Commissions and Interests for Current account, Products and attached Services for Private Individuals”, if the related eligibility conditions are met OR **(ii)** on the Standard Offer for payment services indicated in Section II of the mentioned Annex, if you do not meet the eligibility conditions of any other transactional offer.

From the moment of transfer to one of the transactional offers mentioned above at point (i) or (ii), the Client can no longer benefit from the Payment account with basic features opened at UniCredit Bank.

VI. ACCOUNT SWITCH SERVICE

UniCredit Bank provides to consumer, the account change service generically named „Account Switch Service”. It allows the transfer of the following payment services owned by the consumer to any bank in Romania to UniCredit Bank:

- the direct debit mandate for the payment of utility bills;
- standing orders;
- recurrent incoming payments (e.g. salaries, rents, pensions, etc.);
- any positive balance remaining in the old account.

Moreover, in addition to the transfer of services, the applicant can opt to close the current account opened at the previous bank, without any other formalities.

To access the „Account Switch Service” the applicant can present himself in any UniCredit Bank branch with a valid identity document, to complete and sign the Authorization regarding the change of the payment account, the form



authorizing UniCredit Bank to go through all the necessary steps for the transfer of services of payment from the previous bank, services that will be transferred on the execution date mentioned in the Authorization.

The transfer of payment services is carried out between payment accounts in the same currency, therefore it is necessary to open a payment account at UniCredit Bank in the currency of the previous payment account, if such an account is not already opened.

More details can be found on the website www.unicredit.ro, section „Accounts and Cards” – „Current Account” – „Account Switch Service”.

In order to access the Payment account with basic features by financially vulnerable consumers who have requested the „Account Switch Service”, the eligibility conditions mentioned above must be met.

VII. INFORMATION PROVIDED BY THE NATIONAL AUTHORITY FOR CONSUMER PROTECTION, AT IT'S REQUEST

Financially vulnerable consumers can consult the information contained in the plate provided in the annex which is an integral part of ANPC order no. 787/2024 displayed in any UniCredit Bank SA branch.

VIII. EXTRAJUDICIAL DISPUTE RESOLUTION PROCEDURES

The UniCredit Bank Client, as a consumer, has the right to submit complaints to the Bank. Within a maximum of 15 working days from the date of receipt of a complaints, the Bank: (i) will send an answer to the Client on paper/durable medium or (ii) in exceptional situations, in which the answer cannot be sent within the above mentioned deadline, will communicate to the Client the reasons for the refusal specifying the deadline for sending the answer, without exceeding 35 working days. In order to resolve any disputes with the Bank, Clients have the opportunity to contact the **Centre for Alternative Dispute Resolution in Banking Sector**, having its registered offices in Str. Sevastopol no. 24, floor 2, District 1, Bucharest, Phone: (021)9414, e-mail: office@csalb.ro, website www.csalb.ro.

Clients can also submit complaints to the **National Authority for Consumer Protection (ANPC)**, as the competent authority empowered to ensure the application and compliance with Law no 258/2017 regarding the comparability of fees related to payment accounts, the change of payment account and access to payment accounts with basic feature, having its registered offices in Bd. Aviatorilor no. 72, District 1, post code 011865, Bucharest, phone: 021/9551, by post/courier operators, through the online registration – Notification form from the page www.anpc.gov.ro, by e-mail: cabinet@anpc.ro, website www.anpc.ro or at the reception/registration offices at the headquarters of the territorial structures.

In addition, Clients have the possibility to appeal to mediation, based on the provisions of Law no. 192/2006 on mediation and the organization of the mediator profession. The list of authorized mediators can be found at <https://www.cmediere.ro/mediatori/>, where you can also find the contact details of the mediators who made them available.