

# COMMISSIONS & INTEREST RATES CURRENT ACCOUNT & ATTACHED PRODUCTS & SERVICES FOR PRIVATE INDIVIDUALS

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## **INTRODUCTION**

*This document refers to fees and commissions for private individuals' customers.*

*The costs of other entities like cost of Post Office, telex messages, phone calls, correspondent bank fees and of clearing and settlement houses are not included and will be charged at their real rate. Taxes for a certain transaction will be charged separately, in the same way.*

*Fees are payable in the currency of the transaction or equivalent Lei, as applicable, with the provisions of Regulation 4/2005 on the exchange regime with subsequent amendments. UniCredit Bank reserves the right to change at any times the fees and commission, considering his policy and exchange rates fluctuation.*

# I. CURRENT ACCOUNT TRANSACTIONAL OFFERS

## PRODUCTS AND SERVICES INCLUDED IN THE OFFER



	OPTIM	STAR	STAR+	PREMIUM
Current account in Lei	1 account in Lei	1 account in Lei	2 accounts in Lei	2 accounts in Lei
Current account in foreign currency	1 account in Euro	1 account in Euro and USD	1 account in Euro and USD	1 account in Euro and USD
Main debit card	<ul style="list-style-type: none"> <li>1 debit card: Mastercard Standard / Visa Classic</li> <li>up to 5 Mastercard Standard / Visa Classic virtual cards</li> </ul>	<ul style="list-style-type: none"> <li>1 debit card: Mastercard Gold/Visa Gold physical/virtual / Mastercard Standard / Visa Classic physical</li> <li>up to 5 Mastercard Standard / Visa Classic virtual cards</li> </ul>	<ul style="list-style-type: none"> <li>3 debit cards: Mastercard Standard / Visa Classic OR 2 debit cards Mastercard Standard / Visa Classic and 1 Mastercard Gold / Visa Gold physical debit card</li> <li>up to 5 Mastercard Standard / Visa Classic virtual cards</li> </ul>	<ul style="list-style-type: none"> <li>1 debit card: Mastercard Platinum / Mastercard Gold / Visa Gold physical/virtual</li> <li>1 debit card: Mastercard Standard / Visa Classic physical</li> <li>up to 5 Mastercard Standard / Visa Classic virtual cards</li> </ul>
Supplementary debit card	not included	not included	1 supplementary debit card Mastercard Standard/Visa Classic	1 supplementary debit card: Mastercard Platinum/ Mastercard Gold / Visa Gold / Mastercard Standard / Visa Classic
Interbank incomings in Lei	✓	✓	✓	✓
Sending money – interbank payments in Lei to any bank in Romania via Online B@nking and Mobile B@nking <sup>1</sup> (including via Standing order)	✓	✓	✓	✓
Sending money – interbank payments in foreign currency via Online B@nking and Mobile B@nking <sup>1</sup> (including via Standing order)	not included	not included	not included	✓
Payments via interbank Direct debit in Lei	✓	✓	✓	✓
Cash withdrawals in Lei performed at the Bank's network, Euronet network and at other's banks network in Romania as well as cash withdrawals performed at UniCredit Group network from abroad using the debit card included in the offer (also applicable for the supplementary cards attached)	✓	✓	✓	✓
Cash withdrawal in EUR at UCB ATM's using the debit card included in the offer (also applicable for the supplementary cards attached)	not included	✓	✓	✓
Cash withdrawals in foreign currency at other's banks network from abroad using the debit card included in the offer (also applicable for the supplementary cards attached)	✓	✓	✓	✓



## ELIGIBILITY CONDITIONS

**(1) min. 1,500 LEI** (or foreign currency equivalent) monthly inflow<sup>2</sup> cumulated in current account or **50,000 LEI** (or foreign currency equivalent)<sup>3</sup> in savings and investments  
**(2)** 1 monthly payment with debit card at merchants (POS or E-commerce)

**(1) min. 5,000 Lei** (or foreign currency equivalent) monthly inflow<sup>2</sup> cumulated in current account or **min. 100,000 Lei** (or foreign currency equivalent)<sup>3</sup> in savings and investments  
**(2)** 1 monthly payment with debit card at merchants (POS or E-commerce)

**(1) min. 3,000 Lei** (or foreign currency equivalent) monthly inflow<sup>4</sup> from employer cumulated in current account (the offer is only available to customers employed in companies that have concluded a salary agreement with UniCredit Bank for this offer)  
**(2)** 1 monthly payment with debit card at merchants (POS or E-commerce)

**(1) min. 10,000 Lei** (or foreign currency equivalent) monthly inflow<sup>2</sup> cumulated in current account or **min. 250,000 Lei** (or foreign currency equivalent)<sup>3</sup> in savings and investments  
**(2)** 1 debit card attached to the current account (also applies if at the time of monitoring, there is a request to reissue the card in the bank's systems)

## FEE APPLICABLE TO THE OPERATIONS AND MAINTENANCE OF THE PRODUCTS / SERVICES INCLUDED IN THE OFFER

	OPTIM	STAR	STAR+	PREMIUM
With eligibility conditions met	0 (zero) Lei	0 (zero) Lei, except for the administration fee applicable to the Mastercard Gold/Visa Gold main debit card, physical or virtual, of <b>10 Lei / month</b>	0 (zero) Lei	0 Lei / month for all services included in the offer
Without eligibility conditions met	for each product/ service included in the offer are applied <b>standard price</b> mentioned in chapter II of this annex, if the eligibility conditions of any other transactional offers are not met	for each product/ service included in the offer are applied <b>standard price</b> mentioned in chapter II of this annex, if the eligibility conditions of any other transactional offers are not met	for each product/ service included in the offer are applied <b>standard price</b> mentioned in chapter II of this annex, if the eligibility conditions of any other transactional offers are not met	<b>50 Lei / month</b> for all services included in the offer

0 (zero) fee is applied for the monthly administration of the current account (s) included in the offer and for the provision (administration) of the card(s) included in the offer, except for Mastercard Gold / Visa Gold main debit card, physical or virtual, for which is applied an administration fee of 10 Lei / month, in STAR offer. The provision (administration) of Mastercard Standard / Visa Classic debit card are currently 0 (zero) without the need to meet the eligibility conditions mentioned above, according to the Bank's standard pricing offer.



## PRODUCTS AND SERVICES INCLUDED IN THE OFFER

	YOUNG	PENSIONER
Current account in Lei	1 account in Lei	1 account in Lei
Main debit card	<ul style="list-style-type: none"> <li>1 Mastercard Young debit card (available for minors between 6 – 18 years, issued on minor's and legal representative name) or</li> <li>1 Mastercard Standard / Visa Classic physical debit card (available for 0 – 14 years on legal representative name and for young people between 14 – 24 years on their name)</li> <li>up to 5 Mastercard Standard / Visa Classic virtual cards available for young people between 18-24 years</li> </ul>	<ul style="list-style-type: none"> <li>1 Mastercard Standard / Visa Classic physical debit card</li> <li>up to 5 Mastercard Standard / Visa Classic virtual cards</li> </ul>
Interbank incomings in Lei	✓	✓
Sending money – interbank payments in Lei to any bank in Romania via Online B@nking and Mobile B@nking <sup>1</sup> (including via Standing order)	✓	✓
Sending money – interbank payments in foreign currency via Online B@nking and Mobile B@nking <sup>1</sup> (including via Standing order)	not included	not included
Payments via interbank Direct debit in Lei	✓	✓
Cash withdrawal in Lei performed at the Bank's network, Euronet network and at other's banks network in Romania as well as cash withdrawals performed at UniCredit Group and other bank's network from abroad using the debit card included in the offer (also applicable for the supplementary cards attached)	✓	✓

✓ age between 0 – 24 years

✓ Pension received in the current account, regardless of its value

## FEE APPLICABLE TO THE OPERATIONS AND MAINTENANCE OF THE PRODUCTS / SERVICES INCLUDED IN THE OFFER

With eligibility condition met	0 (zero) Lei	0 (zero) Lei
Without eligibility condition met	for each product/service included in the offer are applied <b>standard price</b> mentioned in chapter II of this annex, if the eligibility conditions of any other transactional offers are not met	for each product/service included in the offer are applied <b>standard price</b> mentioned in chapter II of this annex, if the eligibility conditions of any other transactional offers are not met

**Notes:**

*Visa Classic and Visa Gold debit cards mentioned in this offer are owned only by existing customers. These debit cards (Visa Classic and Visa Gold) are no longer part of the Bank's active product offer.*

<sup>1</sup> Mobile B@nking and Online B@nking represents electronic Payment Instruments with remote access, which relies on an IT solution of the Mobile banking, respectively Internet banking type..

<sup>2</sup> Revenue means any amounts coming from salary, pension, self-employed, rent, daily allowance or other legitimate sources of this type, e-Commerce transactions through the "Add money" option available in Mobile B@nking. This type of income are not considered eligible: amounts received in savings accounts, amounts transferred between own accounts, opened in the name of the client at UniCredit Bank, amounts deposited in cash at the bank's tellers or at BNA cash machines, amounts from matured deposits and/or from the related interests, the amounts from loans granted by the Bank. The minimum eligible income corresponding to the offer can be recorded in any current account held by the client at UniCredit Bank.

<sup>3</sup> For the eligible revenue from savings and investments, the foreign currency equivalent it is calculated at the NBR rate from the last working day of the month related to the monitoring of the eligibility condition.

<sup>4</sup> Eligible income is considered to be salary or other income from the Partner in the current accounts opened at the Bank in the amount of at least 3.000 Lei or equivalent in foreign currency based on a contractual relationship with the latter, including, but not limited to, individual employment contract, collaboration contract, service contract, mandate contract, management contract.

### 1. GENERAL PROVISIONS APPLICABLE TO TRANSACTIONAL OFFERS

- 1.1. 0 (zero) fee is applied for the monthly administration of the current account (s) included in the offer and for the provision (administration) of the card (s) included in the offer. The provision (administration) of Mastercard Standard/ Visa Classic debit card are currently 0 (zero) without the need to meet the eligibility conditions mentioned above, according to the Bank's standard pricing offer.
- 1.2. For products and transactions not included in Optim, Star, Star+, Premium, Young and Pensioner offer, the Standard price mentioned in chapter II of this annex will apply. Optim, Star, Star +, Premium and Pensioner offers are not available to minors.
- 1.3. The client who benefits from the Optim, Star+ offers based on a salary agreement/offer concluded with the employing company will not be able to be automatically transferred to another superior offer. At any time during the contract period, if the Client is eligible for a superior offer compared to the one he benefits from based on a salary agreement/offer concluded between the employing company and UniCredit Bank, the Bank can transfer him to the higher offer only at his express request. The client benefits from the transactional offer to which he qualifies, according to the applicable eligibility criteria, from the moment of opening the account.
- 1.4. The bank monitors the fulfillment of these conditions on a monthly basis, assigning the client on the corresponding transactional offer as follows:

### 2. PROVISIONS APPLICABLE TO OPTIM OFFER

- 2.1. If the Client does not cumulatively fulfill the eligibility conditions of the offer for 1 month, starting the following month, after 10<sup>th</sup>: **(i)** it will be automatically transferred to YOUNG or PENSIONER offer, depending on the eligibility conditions met OR **(ii)** if the eligibility conditions of other transactional offer are not cumulatively met, for the products owned by client and operations performed on the account, the standard price mentioned in chapter II of this Annex will apply. The month of January of each year will not be taken into account in the process of monthly monitoring of the fulfillment of the eligibility conditions.
- 2.2. In order to qualify for the OPTIM offer again, the Client will have to cumulatively fulfill its eligibility conditions for 1 month, the transfer to the offer being performed after the 10<sup>th</sup> of the following month.
- 2.3. The Client who does not benefit from the OPTIM offer based on a salary agreement/offer concluded with the employing company and who meets the eligibility conditions of the STAR offer for 1 month, starting from the following month, after the 10<sup>th</sup>, will be automatically transferred to this offer.

### 3. PROVISIONS APPLICABLE TO STAR OFFER:

- 3.1. If the Client does not cumulatively fulfill the eligibility conditions of the offer for 1 month, starting the following month, after 10<sup>th</sup>: **(i)** it will be automatically transferred to OPTIM, YOUNG or PENSIONER offer, depending on the eligibility conditions met OR **(ii)** if the eligibility conditions of other transactional offer are not cumulatively met, for the products owned by client and operations performed on the account, the standard price mentioned in chapter II of this Annex will apply. The month of January of each year will not be taken into account in the process of monthly monitoring of the fulfillment of the eligibility conditions.
- 3.2. In order to qualify for the STAR offer again, the Client will have to cumulatively fulfill its eligibility conditions for 1 month, the transfer to the offer being performed after the 10<sup>th</sup> of the following month.

### 4. PROVISIONS APPLICABLE TO STAR+ OFFER:

- 4.1. If: (i) the contractual relationship between the Client and the Partner be terminated for any reason or (ii) the contractual relationship between the Partner and UniCredit Bank be terminated or (iii) the client does not cumulatively fulfill the eligibility conditions of the offer for 1 month, starting from the following month after the 10<sup>th</sup>: **(i)** it will be automatically transferred to OPTIM, YOUNG, STAR or PENSIONER offer, depending on the eligibility conditions met OR **(ii)** if the eligibility conditions of other transactional offer are not cumulatively met, for the products owned by client and operations performed on the account, the standard price mentioned in chapter II of this Annex will apply. The month of January of each year will not be taken into account in the process of monthly monitoring of the fulfillment of the eligibility conditions.
- 4.2. In order to qualify for the STAR+ offer again, the Client will have to cumulatively fulfill its eligibility conditions for 1 month, the transfer to the offer being performed after the 10<sup>th</sup> of the following month.

## 5. PROVISIONS APPLICABLE TO PENSIONER OFFER:

5.1. If the Client does not receive the pension in the current account for 1 month, starting the following month, after 10<sup>th</sup>: **(i)** it will be automatically transferred to YOUNG offer, if eligibility conditions are met OR **(ii)** if the eligibility condition of YOUNG offer is not met, for the products owned by client and operations performed on the account, the standard price mentioned in chapter II of this Annex will apply. The month of January of each year will not be taken into account in the process of monthly monitoring of the fulfillment of the eligibility conditions.

5.2. In order to qualify for the PENSIONER offer again, the Client will have to receive the pension in the current account for 1 month, the transfer to the offer being performed after the 10<sup>th</sup> of the following month.

5.3. The Client who meets the eligibility conditions of the OPTIM or STAR offer for 1 month, starting from the following month, after the 10<sup>th</sup>, will be automatically transferred to the new offer for which he qualifies, depending on the conditions met in the previous month.

### EXCEPTIONS FROM CERTAIN ELIGIBILITY CONDITIONS:

- New customers who access OPTIM, STAR, STAR+, PENSIONER transactional offer and who do not fulfill the eligibility conditions in the first 3 months from the date of current account opening (the month of the account opening is not included in the calculation of the 3 months), starting the fourth month, after 10<sup>th</sup>: (i) it will be automatically transferred to the new offer for which is qualifies (according to those mentioned above) OR (ii) if the eligibility conditions of other transactional offer are not cumulatively met, for the products owned by client and operations performed on the account, the standard price mentioned in chapter II of this Annex will apply. This exception is granted only once when opening the account, subsequently applying the monitoring conditions described above.
- In the case of transactional offers from which the Client benefits based on a salary agreement/offer, part of the eligibility conditions may have in the future a reduced/different structure comparing to the standard ones if the Bank and the Employer have agreed in this regard, and the changes will be applicable immediately being for the benefit of the Client. In this situation, the Client will be informed by the Employer about the applicable eligibility conditions and their validity period.
- The customers who receive allowances or social aid income from the Local Agencies for Payments and Social Inspection (e.g. disability allowance, refugee aid, emergency aid, placement allowance, food allowance, companion allowance etc.) and do not meet/no longer meet the income condition related to one of the transactional offers, benefit from OPTIM offer, without being necessary to fulfill any eligibility conditions related to this offer. This exception applies for the entire period in which the customer receives this type of income.
- The customers who receive allowance for parental leave, regardless of its value, keep the benefits of the transactional offer to which they qualify if they meet the conditions of monthly payment with debit card at merchants. This exception applies for the entire period in which the customer receives this type of income.

## 6. PROVISIONS APPLICABLE TO YOUNG OFFER:

6.1. If the Client aged between 18-24 years (unfulfilled) cumulatively fulfill the eligibility conditions of one of the OPTIM or STAR offers for 1 month, starting the following month, after 10<sup>th</sup>, it will be automatically transferred to the new offer for which is qualifies, depending on the conditions met in the previous month.

6.2. In the second month calculated from the moment when the customer turns 24, after the 10<sup>th</sup> of that month, he is automatically transferred: (i) to one of the OPTIM, STAR, PENSIONER or STAR+ offer (if employed in a company that has concluded a salary agreement/offer with UniCredit Bank for this offer), depending on the eligibility conditions cumulatively met in the previous month or (ii) if the eligibility conditions of any transactional offer are not met in the previous month, for the products owned by client and operations performed on the account, the Standard price mentioned in chapter II of this Annex will apply.

## 7. PROVISIONS APPLICABLE TO PREMIUM OFFER:

7.1. If the customer does not cumulatively fulfill the eligibility conditions of the offer for 1 month, on the 10<sup>th</sup> of the following month a commission of 50 Lei will be charged (applicable for the previous month). The month of January of each year will not be taken into account in the process of monthly monitoring of the fulfillment of the eligibility conditions.

7.2. If the customer cumulatively fulfills the eligibility conditions of the offer for 1 month, no commission will be charged on the 10<sup>th</sup> of the following month.

7.3. If the customer does not cumulatively fulfill the eligibility conditions of the offer for 6 consecutive months, after the 10<sup>th</sup> of the 7<sup>th</sup> month: (i) will be automatically transferred to OPTIM, STAR, YOUNG, PENSIONER or STAR+ offer (if employed in a company that has concluded a salary agreement/offer with UniCredit Bank for this offer), depending on the eligibility conditions met in the previous month OR (ii) if the eligibility conditions of any transactional offer are not met, for the products owned by client and operations performed on the account, the Standard price mentioned in chapter II of this Annex will apply.

### EXCEPTIONS FROM CERTAIN ELIGIBILITY CONDITIONS:

- New customers who contract the PREMIUM offer and who do not meet the eligibility conditions in the first 3 months from the date of current account opening (the month of the account opening is not included in the calculation of the 3 months), will be charged with the monthly commission in the amount of 50 Lei, starting from the 10<sup>th</sup> of the fourth month.
- New customers who contract the PREMIUM offer and who do not meet the eligibility conditions for 9 consecutive months (the month of the account opening is not included in the calculation of the 9 months), after the 10<sup>th</sup> of the 10<sup>th</sup> month: (i) will be automatically transferred to OPTIM, STAR, YOUNG, PENSIONER or STAR+ (if employed in a company that has concluded a salary agreement/offer with UniCredit Bank for this offer), depending on the eligibility conditions met in the previous month OR (ii) if the eligibility conditions of any transactional offer are not met, for the products owned by client and operations performed on the account, the Standard price mentioned in chapter II of this annex will apply. These exceptions are granted only once upon account opening.

## II. STANDARD OFFER FOR PAYMENT SERVICES



### CURRENT ACCOUNTS, SAVINGS ACCOUNT, ACCOUNT STATEMENTS

CURRENT ACCOUNTS	LEI	Foreign currency
Current account/Junior Current account opening/closing	0	0
Maintaining the current account <i>(fee monthly charged on the last working day of the month)</i>	10 Lei/month	4 Euro; 4 USD; 4 GBP /month
Maintaining the Junior current account <i>(fee monthly charged on the last working day of the month)</i>	0	4 Euro; 4 USD /month
Annual interest rate for current account / Junior current account	0	0
<b>SAVINGS ACCOUNTS</b>		
Savings account/ Junior savings account opening /maintenance/ closing	0	0
<b>ACCOUNT STATEMENTS</b>		
Accounts statement sent by post – fee charged one time in a month regardless the number of current accounts for which an account statement is generated, in the first 5 working days of the next month after the statement was issued	10 Lei + VAT	10 Lei + VAT
Accounts statement sent on a monthly basis via e-mail/ provided at the counter/ generated in Online B@nking	0	0
Account statement duplicate	0	0



### REMOTE ACCES PAYMENT TOOLS

Internet banking - Online B@nking maintenance <i>(Fee monthly charged on the last working day of the month and is not applicable for minors and in case if the application is activated and the Client/any User has at least one login in Online B@nking in last 90 days)</i>	5 Lei/month <sup>1</sup>
Mobile banking - Mobile B@nking maintenance <i>(Fee monthly charged on the last working day of the month and is not applicable for minors and in case if the application is activated and the Client/any User has at least one login in Mobile B@nking in last 90 days)</i>	3 Lei/month <sup>1</sup>
Replacement of lost or damaged token - DIGIPASS device <i>(secure token device which allows acces in Online B@nking)</i>	75 Lei (VAT included)
Mobile Token <i>(secure electronic device which allows acces in Online B@nking)</i>	0

*Initial daily transaction limit, applicable for cumulative transactions performed in Online B@nking and Mobile B@nking is 50.000 Lei; Initial limit per transaction is 50.000 Lei*

**Notes:**

<sup>1</sup>The commission is applied monthly, on the last working day of the month, if on that date are more than 90 days registered from the date of the last access (in the 90 days, the day of posting the commission is not taken into consideration).



## CASH TRANSACTIONS

	LEI	Foreign currency
Cash deposits on client's account using a physical debit card at the Multifunctional devices (BNA)	0	0
Cash deposits on client's account and in another account at UniCredit Bank counters	0,5%	0,5%
Coin deposit on client's account and in another account at UniCredit Bank counters	2% for more than 100 coins	Not applicable

*Cash deposits for loan repayments are not commissioned.*

Cash withdrawals at the counters of UniCredit Bank	2%/transaction for amounts < 500.000 Lei 3%/ transaction for amounts ≥ 500.000 Lei	2%/ transaction for amounts < 100.000 EUR/USD/GBP 3%/ transaction for amounts ≥ 100.000 EUR/USD/GBP
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*Cash withdrawals from loans are not commissioned. Amounts up to EUR 10,000 or equivalent are honored on the day of the request. Amounts exceeding EUR 10,000 or equivalent are required from the Bank one business day before. For term deposits opened for at least 6 months, after the first automatic prolongation of the deposit the cash withdrawal fee at maturity is 0. 0 cash withdrawal fee in the condition mentioned above is available for term deposits opened from 9 of June 2016 until 30 of June 2019*

Cash withdrawals with garnishment barcode at ATM and Cash multifunctional devices (BNA)	0	Not applicable
Cash withdrawals with MCash code generated in Mobile B@nking at ATM and Cash multifunctional devices (BNA)	0	Not applicable
Utility bills payment by cash deposit at the counter	3 Lei/utility bill	Not applicable



## NON-CASH TRANSACTIONS

INCOMINGS	LEI	Foreign currency
Incomings from account opened at UniCredit Bank – intrabank incomings	0	0
Incomings from account opened at another service provider - interbank incomings	1 Leu	0
E-commerce transaction made through the "Add Money" option, available in Mobile B@nking	0	Not applicable

### SENDING MONEY (PAYMENTS) IN LEI

	Mobile B@nking/ Online B@nking <i>(applicable also for payments initiated via Payment service providers)</i>	UniCredit Bank Cash Desk
Intrabank payments between the client's accounts (UCB-UCB)	0	0
Intrabank payments between UniCredit Bank clients (UCB-UCB)	0	0,2%, min. 30 Lei, max. 2.500 Lei
Interbank payments, including outside Romania (UCB-other banks)	10 Lei + SENT/ReGIS fee <sup>2</sup>	0,3%, min. 30 Lei, max. 2.500 Lei + SENT/ReGIS fee <sup>2</sup>
Payments in LEI from garnishment account	Not applicable	0,3%, min. 30 Lei, max. 2.500 Lei + SENT/ReGIS fee <sup>2</sup>

#### Notes:

<sup>2</sup> For credit transfer - payments in LEI to other banks in Romania, the fee of settlement system are added: 0,45 Lei - SENT commission for interbank payments with instant payment option/ 0,51 Lei – SENT commission for interbank payments of small value (< 50.000 lei) processed as standard; 6 Lei – ReGIS commission for high value interbank payments (≥ 50.000 Lei) processed as standard or for urgent payments, regardless of amount. The value of these fees can be changed according to the rules of SENT / ReGIS settlement systems, and from the date of the change, the new values will be applied, the Bank not being required to send a prior notice to the customer.

**PAYMENTS IN FOREIGN CURRENCY<sup>3</sup>**

Intrabank payments between the client's accounts (UCB-UCB)
Intrabank payments between UniCredit Bank clients (UCB-UCB)
Interbank payments in Euro to beneficiaries located in European Union and European Economic Area (UCB-other banks) <sup>4</sup>
Interbank payments in other currencies (UCB-other banks)
Supplementary fee for payments initiated with urgency
Commission for cancellation of payment order
Commission for foreign currency payment investigations

**Mobile B@nking/ Online B@nking***(applicable also for payments initiated via Payment service providers)*

0
0
10 Lei
0,3%, min. 15 Euro, max. 500 Euro
50 EUR/ transaction (added at interbank payment fee)
20 Euro
35 Euro

**UniCredit Bank Cash Desk**

0
0,2%, min. 30 Lei, max. 2.500 Lei
0,3%, min. 30 Lei, max. 2.500 Lei
0,6%, min. 30 Euro, max. 1000 Euro
50 EUR/ transaction (added at interbank payment fee)
20 Euro
35 Euro

CD102/REV.8/2024.11.15

**OTHER PAYMENT INSTRUMENTS****DIRECT DEBIT**

Intrabank Direct debit (UCB-UCB)
Interbank Direct debit (UCB –other banks) <sup>5</sup>

**STANDING ORDER**

Standing orders opening / amending/closing initiated via Online B@nking and Standing orders opening / closing via Account Switch Service
Processing of intrabank Standing orders (UCB-UCB)
Processing of interbank Standing orders (UCB - other banks)

**DOCUMENTARY/ CONDITIONAL PAYMENT ORDER**

Issuing
Advising

**LEI**

0
3 Lei
0
0
the fee charged for interbank payment via Online/Mobile B@nking is applied
0,25% min. 50 Euro max. 2.500 Euro
25 Euro

**FOREIGN CURRENCY**

Not applicable
Not applicable
0
0
the fee charged for interbank payment via Online/Mobile B@nking is applied
0,25% min. 50 Euro max. 2.500 Euro
25 Euro

**Notes:**

<sup>3</sup> For credit transfer payment operations provided outside European Union and European Economic Area, in any currency, the Client can choose for the application of one of the following commissioning rules: a) „SHA“ – in which the commissions are charged by each part; b) „OUR“ – in which all commissions are charged by the payer; c) „BEN“ – in which all commissions are charged by the beneficiary of the payment. If the Client does not indicate the commission rule through the specific method of the payment instrument, the Bank will process the payment operation using the „SHA“ commissioning rule.

The costs charged for foreign currency payments are calculated by reference to the Benchmark Currency, using the NBR exchange rate available at the date when the account was debited, as follows: (a) In the case of costs expressed as a percentage: (i) if the Currency of Reference differs from that of the transaction, the transaction amount is converted into the Reference Currency; (ii) the percentage mentioned in this Annex is applied to this amount. If the resulting amount is less than the minimum fixed amount indicated in the Annex, the minimum fixed amount will be charged; and if the resulting amount is greater than the maximum fixed amount indicated in the Annex, the maximum fixed amount will be charged; (iii) if the Reference Currency differs from that of the account from which the costs are charged, the amount calculated according to point (ii) is converted into the currency of the account from which they are charged. (b) The costs expressed in fixed amounts are converted into the currency of the account from which they are charged. In the case of payments in foreign currency made through correspondent banks, the fees charged by the correspondent banks are added to the payment fee mentioned in this Annex.

<sup>4</sup> Non-SEPA payments as well as payments in EUR outside the member countries of the European Union and/or the European Economic Area will be charged according to the fee charged for interbank payments in currencies other than EUR.

<sup>5</sup> Does not include the fees of settlement system Sent: (i) 0,45 Lei/transaction fee for interbanking SEPA Direct Debit refusal; (ii) 0,45 Lei/transaction fee for reimbursement of operations properly authorized and executed, exclusively within SEPA CORE Scheme.





## DEBIT INSTRUMENTS IN LOCAL CURRENCY

### SERVICE TYPE

Debit instruments collection or returned, unpaid debit instruments <sup>6</sup>	3 Lei/ debit instrument
Payment of debit instruments to another customer of the bank	1 Leu/ debit instrument
Payment of debit instruments to another bank's customer by tranches of amounts <sup>7</sup>	Up to 499,99 Lei: 5 Lei Between 500 Lei and 9.999,99 Lei: 7 Lei Between 10.000 Lei and 49.999,99 Lei: 10 Lei Over 50.000 Lei: 7 Lei



## LETTERS OF GUARANTEE

### Issuing letters of guarantee

Issuing letters of guarantee / adding the aval / increase of amount and/or extension of validity	0,30%, min. 50 Euro per quarter or fraction, payable upfront at issuance / increase / extension
Drafting letter of guarantee on non-standard wording	30 Euro
Amendment (for any type of amendment; for increase of amount and/or extension of validity it is charged in addition to the a/m commission) / duplicate issuing / reinstatement / early cancellation (before expiry)	30 Euro
Payment under a claim	0,25% min. 75 Euro
Emergency issuing (in max. 24 hours – if availability)	50 Euro
Letter of guarantee cancellation before handover	50 Euro
Transfer of letter of guarantee / standby letter of credit	50 Euro
Miscellaneous reports (upon request)	25 Euro

### Received letters of guarantee

Advising to UCB clients	100 Euro
Advising to non-clients UCB / third banks	150 Euro
Advising amendment to UCB clients	30 Euro
Advising amendment to non-clients UCB / third banks	75 Euro
Claims for payment remittance (LG advised through UCB)	100 Euro
Claim for payment remittance (LG not advised through UCB)	200 Euro
SWIFT charges for advising letters of guarantee/amendments to non-clients UCB /third banks/claims under LGs not advised through UCB	20 Euro



## OTHER SERVICES

### SERVICE TYPE

Info SMS	0,2 Euro /SMS
Garnishment administration fee (charged one time for minimum one payment processed by the Bank inside the garnishment)	50 Lei / set up garnishment
Fee charged for notification of payers/ beneficiaries regarding the change of payment account through Account Switch Service	6,3 LEI + VAT/notification sent in writing, with receipt confirmation to addresses in Romania 24,3 LEI + VAT/notification sent in writing, with receipt confirmation to addresses outside Romania

#### Notes:

<sup>6</sup> Does not include the fee of settlement system Sent for debit instruments, whose value currently is 0,88 Lei/per instrument. The settlement of debit instruments as per the Bilateral Interbanking Agreement (old format) is charged with 3,3 Lei per instrument.

<sup>7</sup> Does not include the fee of settlement system Sent for debit instruments refusal whose value currently is 0,55 Lei. The value of these fees is modified according to the rules of Sent settlement system policy. From the date of the change, the new values will be applied according to the Sent rules, and the Bank is not required to send a prior notice to the customer.



## DEBIT CARDS

CD102/REV.8/2024.11.15

### PROVIDING A DEBIT CARD

#### DEBIT CARD ISSUING

	Mastercard Standard/ Visa Classic physical <sup>8</sup>	Mastercard Standard/ Visa Classic virtual <sup>8</sup>	Mastercard Gold/ Visa Gold physical <sup>8</sup>	Mastercard Gold/ Visa Gold virtual <sup>8</sup>	Mastercard Young <sup>9</sup>	Mastercard Platinum
Main card, physical or virtual	0 Lei	0 Lei	0 Lei	0 Lei	0 Lei	0 Lei
Supplementary card ( <i>exclusively for the physical card</i> )	0 Lei	Not applicable	0 Lei	Not applicable	0 Lei	0 Lei

#### DEBIT CARD MAINTENANCE - Fee monthly charged<sup>10</sup>

Main card, physical or virtual	0 <sup>11</sup> / 3 Lei	0 Lei	25 Lei	15 Lei	0 Lei	65 Lei
Supplementary card ( <i>exclusively for the physical card</i> )	3 Lei	Not applicable	25 Lei	Not applicable	Not applicable	65 Lei

#### TRANSACTION LIMITS

Daily limit of transaction at POS ( <i>or internet</i> )	8.000 Lei	8.000 Lei	8.000 Lei	8.000 Lei	200 Lei	20.000 Lei
Daily limit of transaction at ATM	4.000 Lei	Not applicable	8.000 Lei	Not applicable	Not applicable	20.000 Lei
Annual limit for cash withdrawals	360.000 Lei	Not applicable	360.000 Lei	Not applicable	Not applicable	360.000 Lei
Annual limit for cash deposits	360.000 Lei	Not applicable	360.000 Lei	Not applicable	360.000 Lei	360.000 Lei
Daily transaction number at POS ( <i>or internet</i> ) / ATM	10	10	10	10	10	20

#### TRANSACTION FEES

POS/internet transactions, national/international, others than gambling	0 Lei	0 Lei	0 Lei	0 Lei	0 Lei	0 Lei
POS/Internet transaction at gambling merchants	2%	2%	2%	2%	Not applicable	2%

#### CASH WITHDRAWALS

Cash withdrawals in LEI at the bank's network, Euronet network from Romania as well as cash withdrawals at UniCredit Group network from abroad <sup>12</sup> ( <i>these fees will be found in your account statement under the name „Fee for cash withdrawals from bank ATM”</i> )	1%, min. 10 Lei	Not applicable	0 Lei	Not applicable	Not applicable	0 Lei
Cash withdrawals in Euro at Cash multifunctional devices (BNA) in the bank's network	1%	Not applicable	1%	Not applicable	Not applicable	1%
Cash withdrawals in LEI at other's banks network in Romania	1,5%, min. 10 Lei	Not applicable	0 Lei	Not applicable	Not applicable	0 Lei
Cash withdrawals in foreign currency at other's banks network from abroad <sup>13</sup>	1,5%, min. 10 Lei	Not applicable	1,5%, min. 10 Lei	Not applicable	Not applicable	1,5%, min. 10 Lei
Cash withdrawals at the counters of other banks through POS devices	2,5% + 7 Lei	Not applicable	2,5% + 7 Lei	Not applicable	2,5% + 7 Lei	2,5% + 7 Lei

#### BALANCE ENQUIRY

at bank's ATM, in UniCredit Group network from abroad and Euronet network in Romania <sup>12</sup>	0 Lei	Not applicable	0 Lei	Not applicable	0 Lei	0 Lei
at other's banks network in Romania or abroad	5 Lei	Not applicable	5 Lei	Not applicable	5 Lei	5 Lei

#### OTHER SERVICES

Cash Back POS transaction ( <i>cash withdrawal at POS</i> )	1 Leu	1 Leu	1 Leu	1 Leu	1 Leu	1 Leu
Card replacement ( <i>lost, stolen, damaged, change of name</i> )	20 Lei	Not applicable	20 Lei	Not applicable	20 Lei	20 Lei
Expired card renewal	20 Lei	0 Lei	20 Lei	0 Lei	20 Lei	20 Lei
Currency conversion fee <sup>14</sup>	1%	1%	1%	1%	1%	1%
Change debit card daily withdrawal limit for amounts higher than 20.000 LEI, approved by Bank	25 Lei	Not applicable	25 Lei	Not applicable	Not applicable	25 Lei

#### Emergencies services abroad<sup>15</sup>

• card return	Not applicable	Not applicable	50 Euro	Not applicable	Not applicable	50 Euro
• card replacement	Not applicable	Not applicable	150 Euro	Not applicable	Not applicable	150 Euro
• card release	Not applicable	Not applicable	100 Euro	Not applicable	Not applicable	100 Euro

#### Note:

<sup>8</sup> Visa Classic and Visa Gold debit cards, physical and virtual, are no longer part of the Bank's current offer.

<sup>9</sup> Mastercard Young debit card can be attached only to Junior Current account.

<sup>10</sup> The debit card maintenance fee is charged starting with the card issuing month, regardless of its activation.

<sup>11</sup> The card administration fee is 0 Lei only for the first Mastercard Standard/ Visa Classic debit card physically held, except if the customer already benefits from a free debit card as part of a transactional offer. Starting with the second Mastercard Standard/Visa Classic debit card physically held, an administration fee of 3 Lei / card / month will be applied.

<sup>12</sup> UniCredit Group is present in the following countries: Romania, Italy, Austria, Germany, Bosnia - Hercegovina, Bulgaria, Croatia, Czech Rep., Hungary, Russia, Serbia, Slovakia, Slovenia. Euronet is a payment processor that owns an independent network of ATMs in Romania, UniCredit Bank partner.

<sup>13</sup> In 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.

<sup>14</sup> Applicable for international transactions performed in other currency than Euro, at the exchange rate used by Cards Organizations (Visa/Mastercard) to performed currency exchange between the original transaction currency and the settlement currency (Euro).

<sup>15</sup> LEI equivalent at Bank's exchange rate available at the fee posting date. The value of Visa/Mastercard fees is modified based on company policy. Starting with the modification date, it will be applied the new values communicated by Cards Organizations and, in this case, the Bank is not obliged to send a prior notice to the customer.



## DEBIT CARDS

### INSURANCE AND OTHER NON-BANKING BENEFITS

#### ATTACHED TO DEBIT CARDS

	Mastercard Gold	Mastercard Platinum
Travel insurance abroad	✓	✓
Insurance for card protectioni	not included	✓
Accident insurance	not included	✓
Other insurances: Extended warranty for household appliances, mobile phone and smartwatch protection, Dr.Chat – online medical evaluation	✓	not included
Access in more than 1200 VIP lounges of international airports through the Priority Pass card	not included	✓

The partners (ex. Visa/Mastercard) may also grant other non-bank benefits attached to Mastercard Gold / Mastercard Platinum cards under the conditions established by them, being able to modify and withdraw them unilaterally. Full details on insurance are available on [www.unicredit.ro](http://www.unicredit.ro), section "Accounts and cards" → "Debit cards" → "Exclusive Benefits".

## III. PAYMENT ACCOUNT WITH BASIC FEATURES IN LEI



### PRODUCTS AND SERVICES INCLUDED

#### ACCOUNTS AND DEBIT CARDS

	Financially vulnerable client	Financially non-vulnerable client
LEI account opening/ maintaining / closing	✓	✓
Providing a debit card – Mastercard Standard/Visa Classic physical debit card issuing/ maintenance and up to 5 Mastercard Standard/Visa Classic <sup>1</sup> virtual debit cards	✓	✓

#### TRANSACTIONS ALLOWING THE DEPOSIT/COLLECTION OF FUNDS INTO A PAYMENT ACCOUNT

Cash deposits on client's account and in another account at the UniCredit counter	✓	Not included
Cash deposits on client's account using a physical debit card at the Multifunctional devices (BNA)	✓	✓
Incomings from account opened at UniCredit Bank – intrabank incomings	✓	✓
Incomings from account opened at another service provider – interbank incomings	✓	Not included

#### OPERATIONS ALLOWING CASH WITHDRAWALS FROM A PAYMENT ACCOUNT

Cash withdrawals at UniCredit Bank counters at the counters of other banks through POS devices	✓	✓
Cash withdrawals in LEI at ATM/BNA, performed at the Bank's network, Euronet network as well as cash withdrawals in foreign currency performed abroad at UniCredit Group network	✓	✓
Cash withdrawals in LEI at ATM performed at other's banks network in Romania and in foreign currency at ATM performed at other's banks network from abroad	✓	Not included

#### PAYMENT OPERATIONS

POS/internet transactions, national/international, others than gambling	✓	✓
POS/Internet transaction at gambling merchants	✓	Not included
Intrabank and Interbank Direct debit in LEI <sup>2</sup>	✓	✓
Credit transfer– Intrabank payments in LEI and foreign currency at UniCredit counters	✓	Not included
Credit transfer – Intrabank payments in LEI and foreign currency via Online B@nking/ Mobile B@nking (including through Standing Order and payments initiated via Payment service providers)	✓	✓
Credit transfer – Interbank payments in LEI and foreign currency, including outside Romania at UniCredit Bank counters and via Online B@nking/ Mobile B@nking (including through Standing Order and payments initiated via Payment service providers)	✓	Not included

## BALANCE INQUIRY

Balance inquiry at Bank's ATM, in UniCredit Group network from abroad and Euronet network in Romania

✓

✓

Balance inquiry at other's banks network in Romania and abroad

✓

Not included



## ELIGIBILITY CONDITIONS

### Financially vulnerable client

(1) The Client does not hold another payment account, including a Payment account with basic features, at any bank in Romania (or he does but has presented the closure notice issued by the respective bank) and  
(2) The gross monthly income from salaries, pension, allowances or social assistance allowances does not exceed the equivalent of 60% of the gross average earnings per economy, predicted in the last macroeconomic forecast, namely the autumn forecast, published by the National Forecasting Commission or the income from the last 6 months does not exceed the equivalent of 60% of the gross average earnings per economy. The amount of eligible income that classifies the client as "financially vulnerable" can be found and updated at each change on [www.unicredit.ro](http://www.unicredit.ro) section "Accounts and cards" - "Payment account with basic features".

### Financially non-vulnerable client

(1) The Client does not hold another payment account, including a Payment account with basic features, at any bank in Romania (or he does but has presented the closure notice issued by the respective bank) and  
(2) The Client receives a monthly income in UniCredit Bank account from salaries/ pensions/ allowances or social assistance allowances, regardless the amount level.

**For operations, products and services not included in the Payment account with basic services, the fees mentioned in Section II - Standard Offer for Payment Services from this Annex will apply.**

The commissions charged to the Client for non-compliance with his commitments under the framework contract represents 0,01% per day of delay from the gross minimum basic salary per country guaranteed annually according to the law (0.37 lei at the current date) in the case of financially vulnerable consumers, respectively 0,01% per day of delay from gross average earning in the economy, updated annually according to law (0.75 lei at the current date) in the case of financially non-vulnerable consumers. The updates are automatically applied and published on the Bank's website. For this type of account is not applicable the penalty interest rate for unauthorized overdraft.

## PROVISIONS APPLICABLE TO PAYMENT ACCOUNT WITH BASIC FEATURES:

1. The Payment account with basic features is available for individuals who are legally residents in European Union (or do not have a stable address /are asylum seekers / it was not granted a residence permit and their expulsion is not possible). Access to a payment account with basic features is not conditional on the purchase of additional services or actions of the bank, unless the purchase of the latter is a condition that must be met by all clients of the bank.
2. The bank monitors monthly the client's fulfillment of the eligibility conditions mentioned above, expect for the first 3 months from the date of opening the Payment Account with basic feature (the month of opening is not taken into account in the calculation of the 3 months) and January of each year.
3. The Client declares that he understands that in case will not fulfil the eligibility criteria mentioned above for 1 month, he preauthorizes the bank to be automatically transferred starting with the next month, after 10th, on: i) one of the transactional offers mentioned at Section I "Current account transactional offers" (except Premium offer), if it meets the related eligibility conditions OR (ii) on the Standard Offer for payment services indicated in Section II of this Annex if it does not meet the eligibility conditions of any other transactional offer.

### Note:

<sup>1</sup> Visa Classic debit card mentioned in this offer are owned only by existing customers. This debit card (Visa Classic) are no longer part of the Bank's active product offer.

<sup>2</sup> Fees 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.

# IV. INTEREST RATES FOR CURRENT ACCOUNTS AND SAVING PRODUCTS FOR PRIVATE INDIVIDUALS CUSTOMERS



## SIGHT DEPOSIT WITH VARIABLE INTEREST (% PER YEAR)

Current account	LEI	EURO	USD	GBP
Current account interest rate	0	0	0	0
Penalty interest rate for current account unauthorized overdraft	ROBOR Overnight <sup>1</sup> + 18%	EURIBOR 3 M <sup>1</sup> +15%	25%	25%



## SAVINGS ACCOUNT WITH FIXED INTEREST (% PER YEAR)

CURRENCY	LEI	EURO	USD
Savings account	2.50	0.50	1.00
Junior Savings account	2.50	0.50	1.00



## TERM DEPOSIT WITH FIXED INTEREST RATE (% PER YEAR) - WITH AUTOMATIC RENEWAL, FOR ONLINE B@N KING & MOBILE B@N KING DEPOSITS

Maturity period	LEI	EURO	USD
3 months	5.00	2.00	2.70
6 months	5.10	2.30	3.00
12 months	5.20	2.50	3.30
Minimum opening amount, regardless the deposit period	500 lei	200 Euro	200 USD

- For term deposits with LEI fixed interest rate on 3, 6 or 12 months **opened in branch** is applied the interest rate for Online B@nking & Mobile B@nking deposit **minus 0.30 percentage points**.
- For term deposits with Euro fixed interest rate interest rate on 3, 6 or 12 months **opened in branch** is applied the interest rate for Online B@nking & Mobile B@nking deposit **minus 0.10 percentage points**.
- For term deposits with USD fixed interest rate on 3, 6 or 12 months **opened in branch**, is applied the interest rate for Online B@nking & Mobile B@nking deposit **minus 0.10 percentage points**.
- For term deposits with LEI fixed interest rate on 3, 6 or 12 months **opened in branch** by customers **who collect the pension using PENSIONER offer**, is applied the same interest rate available for Online B@nking or Mobile B@nking term deposits.



## APPLICABLE INTEREST RATES FOR PRODUCTS SUSPENDED FROM THE BANK'S OFFER

- 0% interest rate will be applied for all term deposits suspended from the bank's active offer starting with 01.02.2021.
- Deposit for 2, 4, 5, 7 and 10 months suspended from the bank's active offer have 0 (zero) fee for withdrawal on the maturity date.
- Interest rate in case of early mature of a 7 months' term deposit:

7 months term deposit	LEI	EURO
Interest rate in case of early mature	1.25	0.25

### Notes:

<sup>1</sup>The penalty interest rate is calculated according to the ROBOR Overnight / Euribor 3M quotation valid on the first day of December, March, June and September.

# V. FEES RELATED TO INVESTING IN MUTUAL FUNDS



## ONEMARKETS FUNDS FEES (EURO AND USD)

	Funds with allocation in bonds asset class Bonds	Funds with allocation in Equities and Multi Asset
Subscription fee	0%	0%* <i>*zero subscription fee during 03.06.2024 - 31.01.2025</i>
Redemption fee	0%	0%
Investment Plan subscription fee	0%	0%
Minimum investment amount/ISIN	200 EURO/USD	200 EURO/USD
Investment plan - minimum amount/ISIN	20 EURO/USD	20 EURO/USD



## LOCAL AMUNDI FUNDS FEES (LEI)

	Amundi STABILO	Amundi INTEGRO
Subscription fee	0%	0%
Redemption fee	0%	0%
Investment Plan subscription fee	0%	0%
Minimum investment amount/ISIN	500 Lei	500 Lei
Investment plan - minimum amount/ISIN	50 Lei	50 Lei



## AMUNDI LUXEMBOURG INTERNATIONAL FUNDS FEES (EURO, USD AND LEI)

	Funds with allocation in bonds asset class Bonds	Funds with allocation in Equities, Multi Asset and Alternatives
Subscription fee	0%	0%* <i>*zero subscription fee during 03.06.2024-31.01.2025</i>
Redemption fee	0%	0%
Investment Plan subscription fee	0%	0%
Minimum investment amount/ISIN	200 EURO/USD	200 EURO/USD or 500 Lei
Investment plan - minimum amount/ISIN	20 EURO/USD	20 EURO/USD or 50 Lei

All fees and commissions related to the payment services expressed in Lei and Euro will be paid in the currency of the account from which they are charged. For those products for which you did not apply for the signing of this Banking Product Supply Agreement, the applicable costs will be charged on the date of entry into force of the contracts for the respective products. For letters of guarantee issued/received, debit instruments, investment products and fees/interests related thereto, please ask the sales consultant's in any branch and check the list of "Commissions&interest rates current account & attached Products&Services for Private Individuals" displayed in all branches and on [www.unicredit.ro](http://www.unicredit.ro) valid on the date you request them.