



## Fees Information Document - standard current account in RON -

Name of the account provider: **TBI Bank EAD Sofia - Sucursala Bucuresti**

Name of the account: **standard current account in RON**

Date: **15.07.2019**

- This document will provide information on the fees charged for the use of the main services related to the payment account. This document will help you to compare these fees to those charged for other accounts.
- It can be charged also fees for the use of account-related services, which are not included in this document. Full information may be found in the *List of interest rates, taxes and fees for private individuals*.
- A glossary of terms used in this document is available on a free of charge basis.

Service	Fee	
<b>General services of the account</b>		
<b>Maintenance of account</b>		
<b>Maintenance of account (RON)</b>	Monthly:	<b>RON 0</b>
	Annual total fee:	<b>RON 0</b>
<b>Payments (except cards)</b>		
<b>Credit transfer</b>		
Interbanking payments in RON*	amounts ≤ 500,00 RON	<b>RON 4</b>
	amounts between 500,01 – 10.000,00 RON	<b>RON 5,50</b>
	amounts between 10.000,01 – 49.999,99 RON	<b>RON 8,50</b>
	amounts ≥ 50.000,00 RON	<b>RON 15</b>
	urgent	<b>RON 15</b>
<b>Direct debit</b>		
Interbanking Direct Debit	<i>Service is not applicable</i>	
<b>Incomings from the account opened to other service provider</b>		
Interbank incomings in RON	<b>RON 0</b>	
<b>Cards and cash withdrawals</b>		
<b>Providing a debit card</b>	<i>Service is not applicable</i>	
Issuing a debit card	<i>Service is not applicable</i>	
Maintenance of a debit card	Monthly:	<i>Service is not applicable</i>
	Annual total fee:	<i>Service is not applicable</i>
<b>Providing a credit card</b>	<i>Service is not applicable</i>	
Issuing a credit card	<i>Service is not applicable</i>	
Maintenance of a credit card	Annual:	<i>Service is not applicable</i>
	Annual total fee:	<i>Service is not applicable</i>

Service	Fee
<b>Cash withdrawals</b>	
Cash withdrawals in RON from the Bank ATMs	<i>Service is not applicable</i>
Cash withdrawals in RON from other banks ATMs	<i>Service is not applicable</i>
Cash withdrawals in RON at the bank's counter**	<b>0,5%, min. RON 5</b>
<b>Cash deposits</b>	
Cash deposits into customers' account	<b>RON 0</b>
Cash deposits in other accounts	<b>RON 0</b>
<b>Overdraft and related services</b>	
<b>Overdraft</b>	Interest rate: <i>Service is not applicable</i>
<b>Other services</b>	
<b>Standing orders</b>	<i>Service is not applicable</i>
Activation of standing orders in RON	<i>Service is not applicable</i>
<b>Internet banking</b>	
Maintenance of Internet banking	Monthly: <i>Service is not applicable</i>
	Annual total fee: <i>Service is not applicable</i>
<b>Mobile banking</b>	
Maintenance of Mobile banking	Monthly: <i>Service is not applicable</i>
	Annual total fee: <i>Service is not applicable</i>
<b>Replace token device</b>	
Replace token device	<i>Service is not applicable</i>

\* NBR/TransFond fees are not included.

\*\* The Customer will notify the Bank with 2 working days (including the current day) before the cash withdrawal operation for amounts exceeding the limit set-up and displayed at Bank's branches. Otherwise, the Bank charges a fee of 0.75% calculated on the total withdrawn and not notified amount by the Customer or for the total notified amount and not withdrawn by the Customer.



## Fees Information Document - current account with basic features in RON -

Name of the account provider: **TBI Bank EAD Sofia - Sucursala Bucuresti**

Name of the account: **current account with basic features in RON**

Date: **15.07.2019**

- This document will provide information on the fees charged for the use of the main services related to the payment account. This document will help you to compare these fees to those charged for other accounts.
- It can be charged also fees for the use of account-related services, which are not included in this document. Full information may be found in the *List of interest rates, taxes and fees for private individuals*.
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Service	Fee	
<b>General services of the account</b>		
<b>Maintenance of account</b>		
Maintenance of account (RON)	Monthly:	<b>RON 0** RON 3***</b>
	Annual total fee:	<b>RON 0** RON 36****</b>
<b>Payments (except cards)</b>		
<b>Credit transfer</b>		
Interbanking payments in RON****	amounts ≤ 500,00 RON	<b>RON 4</b>
	amounts between 500,01 – 10.000,00 RON	<b>RON 5,50</b>
	amounts between 10.000,01 – 49.999,99 RON	<b>RON 8,50</b>
	amounts ≥ 50.000,00 RON	<b>RON 15</b>
	urgent	<b>RON 15</b>
<b>Direct debit</b>		
Interbanking Direct Debit	<i>Service is not applicable</i>	
<b>Incomings from the account opened to other service provider</b>		
Interbank incomings in RON	<b>RON 0</b>	
<b>Cards and cash withdrawals</b>		
<b>Providing a debit card</b>	<i>Service is not applicable</i>	
Issuing a debit card	<i>Service is not applicable</i>	
Maintenance of a debit card	Monthly:	<i>Service is not applicable</i>
	Annual total fee:	<i>Service is not applicable</i>
<b>Providing a credit card</b>	<i>Service is not applicable</i>	
Issuing a credit card	<i>Service is not applicable</i>	
Maintenance of a credit card	Annual:	<i>Service is not applicable</i>
	Annual total fee:	<i>Service is not applicable</i>

Service	Fee
<b>Cash withdrawals</b>	
Cash withdrawals in RON from the Bank ATMs	<i>Service is not applicable</i>
Cash withdrawals in RON from other banks ATMs	<i>Service is not applicable</i>
Cash withdrawals in RON at the bank's counter*****	<b>RON 0</b>
<b>Cash deposits</b>	
Cash deposits into customers' account	<b>RON 0</b>
Cash deposits in other accounts	<b>RON 0</b>
<b>Overdraft and related services</b>	
<b>Overdraft</b>	Interest rate: <i>Service is not applicable</i>
<b>Other services</b>	
<b>Standing orders</b>	<i>Service is not applicable</i>
Activation of standing orders in RON	<i>Service is not applicable</i>
<b>Internet banking</b>	
Maintenance of Internet banking	Monthly: <i>Service is not applicable</i>
	Annual total fee: <i>Service is not applicable</i>
<b>Mobile banking</b>	
Maintenance of Mobile banking	Monthly: <i>Service is not applicable</i>
	Annual total fee: <i>Service is not applicable</i>
<b>Replace token device</b>	
Replace token device	<i>Service is not applicable</i>

\* **The current account with basic features is a product regulated by Law 258/2017**, provided on the basis of the Customer's express request and his own declaration of not owning of a payment account, including a current account with basic features, in other credit institution of Romania. Customer will be granted the statutory benefits of the current account with basic features for which Customer is eligible, based on the declared income level.

\*\* for **Financially vulnerable customers** - customers whose monthly income does not exceed the equivalent of 60% of the gross average earnings in the economy, projected in the latest macroeconomic forecast, namely the autumn forecast published by the National Prognosis Committee in the current year for the next year, or whose income over the last 6 months does not exceed the equivalent of 60% of the gross average earnings per economy.

\*\*\* for **Financially non-vulnerable customers** - customers whose monthly income or whose income over the last 6 months exceeds the equivalent of 60% of the gross average earnings per economy.

*\*\*\*\* NBR/TransFond fees are not included.*

*First 10 payments in RON (payment orders) ordered monthly from current account with basic features are free of charge for the vulnerable customers. After the first 10 operations made monthly from current accounts with basic features for the vulnerable customers, of the type referred to in the table, the following payment operations will be charged according with the tariffs relating to the **List of interest, taxes and fees for private individuals**.*

*\*\*\*\*\* The Customer will notify the Bank with 2 working days (including the current day) before the cash withdrawal operation for amounts exceeding the limit set-up and displayed at Bank's branches. Otherwise, the Bank charges a fee of 0.75% calculated on the total withdrawn and not notified amount by the Customer or for the total notified amount and not withdrawn by the Customer.*



## Fees Information Document - standard current account in EUR -

Name of the account provider: **TBI Bank EAD Sofia - Sucursala Bucuresti**

Name of the account: **standard current account in EUR**

Date: **15.07.2019**

- This document will provide information on the fees charged for the use of the main services related to the payment account. This document will help you to compare these fees to those charged for other accounts.
- It can be charged also fees for the use of account-related services, which are not included in this document. Full information may be found in the *List of interest rates, taxes and fees for private individuals*.
- A glossary of terms used in this document is available on a free of charge basis.

Service	Fee	
<b>General services of the account</b>		
<b>Maintenance of account</b>		
<b>Maintenance of account (EUR)</b>	Monthly:	<b>EUR 0</b>
	Annual total fee:	<b>EUR 0</b>
<b>Payments (except cards)</b>		
<b>Credit transfer</b>		
<b>Direct debit</b>	amounts < 1.000,00 EUR	<b>EUR 12</b>
	amounts between 1.000,00 – 99.999,99 EUR	<b>0,18% min. EUR 25</b>
	amounts ≥ 100.000,00 EUR	<b>0,18% max. EUR 2.000</b>
	Additional fees for urgent payments – same banking day**	<b>EUR 30</b>
	Additional fees for urgent payments – next banking day***	<b>EUR 30</b>
<b>Direct debit</b>		
Interbanking Direct Debit	<i>Service is not applicable</i>	
<b>Incomings from the account opened to other service provider</b>		
Interbank incomings in EUR	<b>EUR 0</b>	
<b>Cards and cash withdrawals</b>		
<b>Providing a debit card</b>	<i>Service is not applicable</i>	
Issuing a debit card	<i>Service is not applicable</i>	
Maintenance of a debit card	Monthly:	<i>Service is not applicable</i>
	Annual total fee:	<i>Service is not applicable</i>
<b>Providing a credit card</b>	<i>Service is not applicable</i>	
Issuing a credit card	<i>Service is not applicable</i>	
Maintenance of a credit card	Annual:	<i>Service is not applicable</i>
	Annual total fee:	<i>Service is not applicable</i>

Service	Fee
<b>Cash withdrawals</b>	
Cash withdrawals in EUR from the Bank ATMs	<i>Service is not applicable</i>
Cash withdrawals in EUR from other banks ATMs	<i>Service is not applicable</i>
Cash withdrawals in EUR at the bank's counter****	<b>0,5%, min. EUR 1</b>
<b>Cash deposits</b>	
Cash deposits into customers' account	<b>EUR 0</b>
Cash deposits in other accounts	<b>EUR 0</b>
<b>Overdraft and related services</b>	
<b>Overdraft</b>	Interest rate: <i>Service is not applicable</i>
<b>Other services</b>	
<b>Standing orders</b>	<i>Service is not applicable</i>
Activation of standing orders in EUR	<i>Service is not applicable</i>
<b>Internet banking</b>	
Maintenance of Internet banking	Monthly: <i>Service is not applicable</i>
	Annual total fee: <i>Service is not applicable</i>
<b>Mobile banking</b>	
Maintenance of Mobile banking	Monthly: <i>Service is not applicable</i>
	Annual total fee: <i>Service is not applicable</i>
<b>Replace token device</b>	
Replace token device	<i>Service is not applicable</i>

\* For EUR payments processed via SEPA channel will be applied the same commission as for foreign currency payments.

\*\*This fee will be added up to the fee for interbanking payment order in foreign currency at TBI Bank EAD Sofia – Bucharest Branch counters.

\*\*\*This fee will be added up to the fee for interbanking payment order in foreign currency at TBI Bank EAD Sofia – Bucharest Branch counters, excluding the payment orders in EUR made in EEA and through SEPA (Single Euro Payments Area).

\*\*\*\*The Customer will notify the Bank with 2 working days (including the current day) before the cash withdrawal operation for amounts exceeding the limit set-up and displayed at Bank's branches. Otherwise, the Bank charges a fee of 0.75% calculated on the total withdrawn and not notified amount by the Customer or for the total notified amount and not withdrawn by the Customer.