

INFORMATION ABOUT PAYMENTS ACCOUNTS WITH BASIC FEATURES ACCORDING TO THE LAW 258/2017 ON THE COMPARABILITY OF THE FEES FOR THE PAYMENTS ACCOUNTS, CHANGE THE PAYMENTS ACCOUNTS AND ACCESS TO THE PAYMENTS ACCOUNTS WITH BASIC FEATURES

On the basis of the terms of Law no.258/2017, TBI Bank EAD Sofia - Bucharest branch (hereinafter referred to as the: "TBI Bank"/"the Bank"), makes available to the consumer, private individuals, resident and non-resident, the current/payments account with basic services, in RON:

- 1) The payments account with basic features provided by TBI Bank in compliance with the terms of the Law 258/2017, contains the following services:
 - a) *services that provide all operations necessary for opening, maintenance and closing a payments account;*
 - b) *services that provide encashment into a payments account;*
 - c) *services that provide withdrawals of cash on Romanian territory from a payments account at the bank counter;*
 - d) *to order the following payment operations within the European Union: credit transfers to the bank's counter.*

- 2) For the vulnerable consumers from the financial point of view (as defined in the point 5 a)), TBI offers, on a free of charge basis:
 - i. the services mentioned to the points 1 a), b) and c);
 - ii. the first 10 payments ordered monthly by the customer by using the services mentioned to the point 1 d). After the first 10 operations made monthly, the following payment operations will be charged according with the tariffs relating to this List of interest, taxes and fees for private individuals (Appendix 2 to General Business Conditions) which is displayed at the territorial units of the bank, which can be also accessed on the website of TBI Bank.

- 3) For the non-vulnerable consumers from the financial point of view (as defined in the point 5 b)), TBI Bank:
 - i. provides, on a free of charge basis, the services that allow all the operations used to opening and closing a payments account and the services mentioned to the point 1 c);
 - ii. could charge reasonable fees for the services mentioned to in point (1), except for the services mentioned to at point (i).

- 4) Customers which can benefit from opening a payments account with basic features are those consumers who do not have, at the time of application, another payments account, including a basic payments account, to any other credit institution in Romania, or was notified about the closed account, the fulfillment of the condition in question being certified by the applicant on a hereby declaration, mentioned in the *Current Accounts opening form – private individuals*.
- 5) This product is provided to private individuals, legally resident in the European Union, which fulfill the eligibility conditions from the perspective of the law and of the Bank's policy of KYC for the purpose of money laundering prevention and terrorist financing, falling within the following categories of consumers:
 - a) **vulnerable consumers from the financial point of view** = *the consumers for which their monthly income does not exceed the equivalent of 60 % of the gross average earning on economy, projected in last macroeconomic forecast, respective in the autumn forecast, published in the current year by the National Commission for the forecast for the following year or whose income in the last 6 months shall not exceed the equivalent of 60% of the gross average earning per economy;*

Note: The highest income limit is to be updated annually, depending on the average gross income on the economy published by the National Commission on Prognosis. For 2019, a Customer is classified as vulnerable customer if the net income realized is below or equal to 1,750 RON.
 - b) **non-vulnerable consumers from the financial point of view** = *the consumers for which their monthly income exceeds the equivalent of 60% of the gross average earning on economy, projected in last macroeconomic forecast, respective in the autumn forecast, published in the current year by the National Commission for forecast for the following year or whose income in the last 6 months exceeds the equivalent of 60% of the gross average earning on economy.*
- 6) The accounts shall be provided in compliance with the terms of Law 258/2017 (in particular with the terms of art. 48, 53 and 54), from the perspective of the type of service included, as well as the cost/gratuities are in accordance with the List of interest rates, taxes and fees for private individuals.
- 7) Consumers have the right to choose before opening any account, between a current/ standard payments account and a current account with basic features, the services and fees available for it will be detailed in the List of interest rates, taxes and fees for private individuals.
- 8) Consumers included by the bank in the category of vulnerable/non-vulnerable, in accordance with point 5 (a) and (b) above, have the obligation to declare the opening of a bank account to another bank, this point leading to loss of quality of vulnerable/ non-vulnerable consumers, as well as to the application of the standard fees relating to the current accounts in RON;

- 9) Consumers included by the bank in the category of vulnerable have the obligation to declare to the bank any subsequent modification of monthly income. Thus, if the income consumers exceed the equivalent of 60 % of the gross average earning on economy, *projected in last macroeconomic forecast, respective in the autumn forecast*, published in the current year by the National Commission for forecast for the following year, they lose the quality of consumers vulnerable. Therefore, the bank will apply from that date the new fees for services provided to non-vulnerable consumers, according to the List of interest rates, taxes and fees for private individuals;
- 10) TBI Bank has the right to verify at the date of opening the accounts, as well as during the period covered by the contractual relationship with consumers, performance and the maintenance of the conditions of classification of consumers in the category of vulnerable/non-vulnerable (referred to in point 5(a) and (b) above), and, in the case in which it finds that at least one of the above conditions is no longer met, will apply to those referred to in points 8 and 9 above;
- 11) TBI Bank also provides the service of change of the payments accounts, at the consumer's demand, services applicable to payments accounts held in the same currency, consumers who open/hold a payments account to a provider of payment services in Romania/in the European Union. These services are applicable only if the two banks involved (the initial bank where consumers have opened accounts and the bank of destination) are participating in the interbank conventions of laying down the procedures for the change of the payments accounts at the same time, complying with the terms of Law 258/2017 (in particular, the provisions of Chapter III - "Changing the accounts").
- 12) In order to gain access to the payments accounts with basic features is not mandatory to purchase any additional services, except in the case of their acquisition represents a condition to be fulfilled by all bank customers.
- 13) In the event of any disagreement/disputes with the bank, you can resolve amicably, without prejudice to the right of the initiate your action or the right to refer the matter to the National Authority for Consumer Protection, by appealing to extra-judicial mechanisms of complaint and claims for consumers, according to the terms of the Government Degree no.38/2015 regarding the settlement of disputes between alternative consumers and traders, with subsequent changes and of Law no.192/2006 on the mediation and the organization of the profession of the ombudsman, and its subsequent amendments.

For detailed information on the services offered by TBI Bank, please contact us at the offices of our territorial units, our contact details listed on our website www.tbibank.ro or the telephone number to call center: 021.529.86.00.