

**Lista de dobanzi, taxe si comisioane pentru persoane juridice si entitati asimilate /
List of interest rates, fees and charges for legal and assimilated entities**
In vigoare incepand cu 16.04.2014 si valabila pana la **14.12.2019** (inclusiv)/
Effective since 16 April 2014 and available until **14.12.2019** (included)

A. SERVICII DE CONT CURENT / CURRENT ACCOUNT SERVICES

CONTURI CURENTE SI CONTURI ECONOMII / CURRENT ACCOUNTS AND SAVINGS ACCOUNTS	
Conturi curente si conturi economii in lei si valuta / Current accounts and savings accounts in Lei and foreign currency	Comision / Fees
Deschidere cont curent / Current account opening	10 RON
Deschidere cont economii / Saving account opening	15 RON
Administrare cont curent / Current account administration	10 RON/luna / 10 RON month
Administrare cont economii / Saving account administration	15 RON/luna / 15 RON month
Modificari aduse fisei specimenelor de semnaturi / Changes for specimen signature	5 RON
Eliberare extras de cont la ghiseele Bancii (1/luna) / Bank statement issued at Bank's counters (1 per month)	0
Transmitere extras de cont cu scrisoare recomandata / Transmission statement with registered letter	10 RON
Eliberare duplicat extras de cont / Bank statement - duplicate	10 RON
Administrarea conturilor inactivate / Inactive accounts administration	0
Inchidere cont curent/ Current account closing	0
Dobanda sold creditor / Interest on credit balance¹	Dobanda / Interest rate p.a.
Conturi in RON / Accounts in RON	0%
Conturi in EUR / Accounts in EUR	0%
Conturi in USD / Accounts in USD	0%
Conturi in alte valute / Accounts in other foreign currency	0%
Dobanda sold debtor neautorizat / Interest on debit balance²	Dobanda / Interest rate p.a.
Conturi in RON / Accounts in RON	25%
Conturi in EUR / Accounts in EUR	12%
Conturi in USD / Accounts in USD	12%
Conturi in alte valute / Accounts in other foreign currency	12%

¹ Banca bonifica dobanda pentru disponibilitatile din contul curent al Clientului in prima zi calendaristica a lunii urmatoare. Exceptie fac conturile curente aferente popririilor pentru care Banca nu bonifica dobanda. / The Bank pays interest on the balance available in the current accounts of the Client in the first working day of the following month, excepting the current accounts blocked (garnished), for which no interest is paid.

² In cazul in care contul curent a inregistrat sold debtor in cursul lunii precedente, Banca percepe penalitati de intarziere in prima zi calendaristica a lunii urmatoare. / In case of current accounts with a debit balance in the previous month, the Bank charges penalties in the first working day of the following month.

B. OPERATIUNI CU NUMERAR / CASH OPERATIONS

OPERATIUNI IN LEI / OPERATIONS IN LEI	Comision / Fees
Depunere / Deposit	0
Retragere / Withdrawal ³	0,50% min. 2,5 RON
OPERATIUNI IN VALUTA / OPERATIONS IN FOREIGN CURRENCY	Comision / Fees
Depunere / Deposit	0
Retragere / Withdrawal ³	0,50% min. 1 EUR

³ Clientul va anunta Banca cu 2 zile bancare lucratoare (inclusiv data la care se face programarea) inainte de data efectuarii operatiunii de retragere de numerar pentru sume mai mari decat limita stabilita si afisata la sediile Bancii. Banca va percepe un comision de 0,75% calculat la suma totala retrasa si neprogramata sau la suma totala programata si neretrasa. / The Client will inform 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 premises. The Bank charges a fee of 0.75% calculated on the total withdrawn amount in case the Client did not inform the Bank as previously stated or the Client informed the Bank but did not withdraw the cash anymore.

C. OPERATIUNI FARA NUMERAR / NON-CASH OPERATIONS

INCASARI IN LEI / INCOMINGS IN LEI	
Incasari interbancare / Interbanking incomings	Comision / Fees
Incasare interbancara prin ordin de plata / <i>Payment order</i>	1 RON
Incasare interbancara prin Cec, bilet la ordin, cambie / <i>Cheque, promissory note, bill of exchange</i>	1 RON
Remitere spre incasare Cec, bilet la ordin, cambie / <i>Remittance for collection (Cheque, promissory note, bill of exchange)</i>	4 RON
Incasari intrabancare / Interbanking incomings	Comision / Fees
Ordin de plata / <i>Payment order</i>	0
Cec, bilet la ordin, cambie / <i>Cheque, promissory note, bill of exchange</i>	0
Remitere spre incasare instrumente de debit (Cec, bilet la ordin, cambie) / <i>Remittance for collection (Cheque, promissory note, bill of exchange)</i>	4 RON

INCASARI IN VALUTA / INCOMINGS IN FOREIGN CURRENCY	
Incasari intrabancare / Interbanking incomings	Comision / Fees
Incasare interbancara prin ordin de plata / <i>Inter-banking collection through payment order</i>	0
Incasari intrabancare / Interbanking incomings	Comision / Fees
Incasare intrabancara prin ordin de plata / <i>Intra-banking collection through payment order</i>	0
Investigatie incasare la solicitarea Clientului / <i>Investigation for collection at Client's request</i>	25 EUR

PLATI IN LEI / PAYMENTS IN LEI	
Plati la ghiseele TBI BANK – interbancare, nationale si SEE / Payments at TBI BANK counters – interbanking, national and EEA⁵	
Ordine de plata / Payment orders	Comision / Fees
Ordin de plata – sume < 1.000,00 RON / <i>Payment order – amounts < 1,000.00 RON</i>	4 RON ⁴
Ordin de plata – sume intre 1.000,00 – 10.000,00 RON / <i>Payment order – amounts between 1,000.00 – 10,000.00 RON</i>	6 RON ⁴
Ordin de plata – sume intre 10.000,01 – 49.999,99 RON / <i>Payment order – amounts between 10,000.01 – 49,999.99 RON</i>	8 RON ⁴
Ordin de plata – sume ≥ 50.000,00 RON / <i>Payment order – amounts ≥ 50,000.00 RON</i>	14 RON ⁴
Ordin de plata in regim de urgenta / <i>Payment order – urgent transfer</i>	14 RON ⁴
Instrumente de debit (Cec, bilet la ordin, cambie) / Debit instruments (Cheque, promissory note, bill of exchange)	Comision / Fees
Cec, bilet la ordin, cambie – sume < 1.000,00 RON / <i>Cheque, promissory note, bill of exchange - amounts < 1,000.00 RON</i>	4 RON
Cec, bilet la ordin, cambie – sume intre 1.000,00 – 10.000,00 RON / <i>Cheque, promissory note, bill of exchange - amounts between 1,000.00 – 10,000.00 RON</i>	6 RON
Cec, bilet la ordin, cambie – sume intre 10.000,01 – 49.999,99 RON / <i>Cheque, promissory note, bill of exchange - amounts between 10,000.01 – 49,999.99 RON</i>	8 RON
Cec, bilet la ordin, cambie – sume ≥ 50.000,00 RON / <i>Cheque, promissory note, bill of exchange - amounts ≥ 50,000.00 RON</i>	14 RON
Plata la ghiseele TBI BANK – intrabancare / Payments at TBI BANK counters – interbanking	Comision / Fees
Ordin de plata / <i>Payment order</i>	0 RON
Instrumente de debit (Cec, bilet la ordin, cambie) / <i>Debit instruments (Cheque, promissory note, bill of exchange)</i>	0 RON
Alte comisioane pentru plati in LEI / Other fees for payments in LEI	Comision / Fees
Notificare refuz ordin de plata / <i>Notification of denial of payment order</i>	7 RON
Investigatie/Modificare/Recuperare fonduri / <i>Investigation/Amendment/Cancellation</i>	20 EUR

⁴ Se adauga comisionul BNR sau TransFond, dupa caz / *NBR or TransFond charges will be added*

⁵ Tarile din **Spatiu Economic European** sunt: Austria, Belgia, Bulgaria, Cehia, Cipru, Danemarca, Estonia, Finlanda (inclusiv Insulele Aland), Franta (inclusiv Guadelupa, Guyana Franceza, Martinica, Reunion, Baint-Barthelemy si Saint Martin), Germania, Grecia, Irlanda, Islanda, Italia, Liechtenstein, Letonia, Luxemburg, Malta, Marea Britanie (inclusiv Gibraltar), Norvegia, Olanda, Polonia, Portugalia, (inclusiv Insulele Azore si Madeira), Romania, Slovacia, Slovenia, Spania, (inclusiv Insulele Canare, Ceuta si Melilla), Suedia, Ungaria. / *The countries of the European Economic Area are: Austria, Belgium, Bulgaria, Czech Republic, Cyprus, Denmark, Estonia, Finland (Aland Islands included), France (Guadeloupe, French Guyana, Martinique, Reunion, Baint-Barthelemy and Saint Martin included), Germany, Greece, Ireland, Iceland, Italy, Liechtenstein, Latvia, Luxembourg, Malta, Great Britain (Gibraltar included), Norway, Netherlands, Poland, Portugal (Azores and Madeira Islands included), Romania, Slovakia, Slovenia, Spain, (Canary, Ceuta and Melilla islands included), Sweden, Hungary.*

PLATI IN VALUTA / PAYMENTS IN FOREIGN CURRENCY	
Plati la ghiseele TBI BANK – interbancare / <i>Payments at TBI BANK counters – interbanking</i>	Comision / Fees
Ordin de plata – sume < 1.000,00 EUR ⁶ / <i>Payment order – amounts < 1,000.00 EUR</i>	15 EUR
Ordin de plata – sume intre 1.000,00 – 99.999,99 EUR ⁶ / <i>Payment order – amounts between 1,000.00 – 99,999.99 EUR</i>	0,1% min. 15 EUR max. 800 EUR
Ordin de plata – sume ≥ 100.000,00 EUR ⁶ / <i>Payment order – amounts ≥ 100,000.00 EUR</i>	0,1% min. 15 EUR max. 1.500 EUR
Comision additional pentru plati urgente – aceeasi zi bancara / <i>Additional fees for urgent payments – same banking day</i> ⁷	20 EUR
Comision additional pentru plati urgente – a doua zi bancara / <i>Additional fees for urgent payments – next banking day</i> ⁷	20 EUR
Speze Swift / <i>Swift charges</i>	10 EUR/mesaj / 10 EUR/message
Plati la ghiseele TBI BANK – intrabancare / <i>Payments at TBI BANK counters – interbanking</i>	Comision / Fees
Ordin de plata / <i>Payment order</i>	0

⁶ Pentru platile cu optiunea “OUR”, nu sunt incluse comisioanele bancilor corespondente, urmand ca acestea sa fie debitate din contul Clientului / *For payments with “OUR” option, fees and charges of correspondent banks are not included, being subsequently charged to the Client.*

⁷ Acest comision se va insuma cu comisionul pentru ordine de plata interbancare in valuta la ghiseele Unitatilor teritoriale ale Bancii / *This fee will be added up to the fee for interbanking payment order in foreign currency at Territorial units of the Banks’s counters.*

ORDINE DE PLATA DOCUMENTARE (CONDITIONATE) – LEI SAU VALUTA / <i>CONDITIONAL (DOCUMENTARY) PAYMENT ORDERS – LEI OR FCY</i>	Comision / Fees
Emitere / <i>Issued</i>	0,15% min. 50 EUR ⁸
Primire / <i>Received</i>	0,10% min. 25 EUR ⁸
Modificari / <i>Changes</i>	20 EUR ⁸
Anulare / <i>Cancellation</i>	50 EUR ⁸

⁸ Acest comision se va insuma cu comisioanele Swift, comisioanele aferente platilor si comisioanelor bancilor corespondente in cazul platilor cu optiunea “OUR” / *This fee will be added up to the Swift charges, fees for payments and correspondent banks charges in the case of payments with “OUR” option.*

D. PRODUSE DE ECONOMISIRE / SAVINGS PRODUCTS

Depozite la termen / <i>Term deposits</i>	RON	FCY
Constituire depozit la ghiseele TBI BANK / <i>Term deposit opening at TBI Bank’s counters</i>	0	0
Lichidare / <i>Term deposit account closure</i> ⁹	0	0
Depunere numerar / <i>Cash deposit</i>	0	0
Retragere numerar / <i>Cash withdrawal</i> ¹⁰	0	0

⁹ Lichidarea depozitelor inainte de termen nu este remunerata cu dobanda / *The anticipated closure of deposits accounts implies the payment of the interest rate for current accounts used by the bank for the deposit period.*

¹⁰ Comision zero se aplica doar in cazul in care Clientul retrage in ziua scadentei sumele provenite din depozite la termen ajunse la scadenta. In caz contrar, se va aplica comisionul standard de retragere numerar din contul curent / *No fee will be charged if the Client withdraws at maturity date the cash coming from term deposits that reached maturity. Otherwise, the standard fee for cash withdrawals will apply.*

E. SERVICII / SERVICES

Garantii / Guarantees	Comision / Fees
Eliberare instrumente de debit (Cec, billet la ordin, cambie) – pana la 25 de file / Debit instruments (<i>Cheque, promissory note, bill of exchange</i>)- up to 25 pages	5 RON
Eliberare Scrisori de garantie bancara (RON, EUR, USD) / Issuing Letters of Guarantee (RON, EUR, USD)	0,25% pe trimestru / per quarter, min. 50 EUR
Eliberare Scrisori de confort (RON, EUR) / Issuing Confort Lettes (RON, EUR)	0,3% min. 150 EUR ¹¹
Deschidere cont de garantie de buna executie / Performance security account opening	0,1% pe trimestru / per quarter, min. 100 RON
Diverse / Others	Comision / Fees
Consultare CIP (centrala incidentelor de plati) in numele Clientului la ghiseele bancii / CIP (Payments Incidents Central) consulting on Clients's name at Bank's counters	5 RON/interogare/per operation ¹¹
Servicii aferente Registrului Comertului /Trade Register related services	30 RON
Confirmari audit, eliberare prezentari, recomandari, scrisori de bonitate / Audit confirmation, presentations, recommendations, good will letters	100 RON
Eliberare adrese diverse (depunerea capitalului social, confirmarea deschiderii contului de garantie de buna executie, confirmarea soldului, etc.) / Issuing of others addresses (share capital deposit, performance security account opening confirmation, balance confirmation, etc)	10 RON

¹¹ TVA exclus / VAT excluded

NOTA / NOTE: Comisioanele si spezele din prezenta lista se vor percepe in moneda operatiunii / The fees and commissions listed above shall be charged in the currency of the related operation.