TBIBank

Annex 2 to the General Business Conditions

List of interest rates, taxes and fees for private individuals
effective since **24.09.2020**

I. Standard current account

A. CURRENT ACCOUNT SERVICES

STANDARD CURRENT ACCOUNTS	
Current accounts in RON and foreign currency	*Fees*
Opening of account	0
Monthly maintenance of account	0
Closing the account	0
Statement of account issued at Bank counters (1 per month)	0
Statement of account - duplicate	RON 5
Interest on credit balance[1]	Interest rate p.a.
Accounts in RON	1%
Accounts in EUR	0.00%
Accounts in USD	0.25%
Interest on debit balance (unauthorised overdraft)[2]	Interest rate p.a.
Accounts in RON	25%
Accounts in EUR	12%
Accounts in USD	12%

[1] The Bank pays interest on the available balance from the current account of the Customer every first day of a calendaristic month, excepting the current accounts blocked (garnished), for which no interest is paid.
[2] 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 calendaristic month.

B. CASH OPERATIONS AT BANK COUNTERS

OPERATIONS IN RON	*Fees*
Cash Deposits	0
Withdrawals[3]	0.50% min. RON 5
OPERATIONS IN FOREIGN CURRENCY	*Fees*
Cash Deposit	0
Withdrawal[3]	0.50% min. EUR 1

[3] 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 Otherwise, the Bank charges a fee of 0.75% calculated on the total withdrawn and not notified amount by the Customer or for the total notified amount and not withdrawn by the Customer.

C. NON-CASH OPERATIONS

INCOMINGS IN RON	
Interbanking incomings (other banks - TBI Bank EAD Sofia – Bucharest Branch transfers)	
Payment orders	*Fees*
Amounts < 50.000 [4]	0
Amounts ≥ 50.000 [4]	0
Investigation for incomings, requested by the Customer	RON 20
Intrabanking incomings (TBI Bank EAD Sofia – Bucharest Branch - TBI Bank EAD Sofia – Bucharest Branch transfers)	*Fees*
Payment order	0
INCOMINGS IN FOREIGN CURRENCY	*Fees*
Interbanking incomings – payment order	0
Intrabanking incomings – payment order	0
Investigation for incomings, requested by the Customer	EUR 30

[4] Interbanking operations through the Electronic Payments System of TransFond.

TBIBank

PAYMENTS IN RON*	
Payments at TBI BANK EAD Sofia – Bucharest Branch counters – interbanking, national, EU and EEA[5]	
Payment orders	*Fees*
Payment order – amounts ≤ RON 500.00	RON 4
Payment order – amounts between RON 500.01 – 10,000. 00	RON 5.50
Payment order – amounts between RON 10,000.01 – 49,999.99	RON 8.50
Payment order – amounts ≥ RON 50,000.00	RON 15
Payment order – urgent transfer	RON 15
Payments at TBI BANK EAD Sofia – Bucharest Branch counters – interbanking outside EU and EEA	*Fees*
Payment order	RON 20
Payments at TBI BANK EAD Sofia – Bucharest Branch counters – intrabanking	*Fees*
Payment order	RON 4

Other fees for payments at TBI Bank EAD Sofia – Bucharest Branch counters	*Fees*
Notification for refusing a payment order	RON 7
Change/revocation of a payment order after receiving it, but before its execution	RON 5
Investigation/return/recovery of funds for the payment operations performed up to 60 days from execution date[6]	RON 30
Investigation/return/recovery of funds for the payment operations performed over 60 days from execution date[6]	RON 50

PAYMENTS IN FOREIGN CURRENCY **	
Payments at TBI BANK EAD Sofia – Bucharest Branch counters – interbanking, national, EU and EEA[5]	
Payment orders	*Fees*
Payment order – amounts ≤ RON 500.00 (equivalent in foreign currency)	RON 4 (equivalent in foreign currency)
Payment order – amounts between RON 500.01 – 10,000. 00 (equivalent in foreign currency)	RON 5.50 (equivalent in foreign currency)
Payment order – amounts between RON 10,000.01 – 49,999.99 (equivalent in foreign currency)	RON 8.50 (equivalent in foreign currency)
Payment order – amounts ≥ RON 50,000.00 (equivalent in foreign currency)	RON 15 (equivalent in foreign currency)
Payment order – urgent transfer	RON 15 (equivalent in foreign currency)
Payments at TBI Bank EAD Sofia – Bucharest Branch counters – interbanking outside EU and EEA	*Fees*
Payment order – amounts < EUR 1,000.00	EUR 12
Payment order – amounts between EUR 1,000.00 – 99,999.99	0.18% Min. EUR 25
Payment order – amounts ≥ EUR 100,000.00	0.18% Max. EUR 2,000
Additional fees for urgent payments – same banking day [7]	EUR 30
Additional fees for urgent payments – next banking day [8]	EUR 30
Payments at TBI Bank EAD Sofia – Bucharest Branch counters – intrabanking	*Fees*
Payment order	4 RON (equivalent in foreign currency)

* NBR/TransFond fees are not included.

** The equivalent amounts in foreign currency/ RON will be determined at the BNR exchange rate valid for the day the transaction will be performed. The calculation of fees, taxes and charges equivalent in foreign currency/RON is made at the BNR exchange rate valid for the day of their accounting records.

[5] The countries of the **European Union** are: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

The countries of the **European Economic Area** are: Austria, Belgium, Bulgaria, Croatia, 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, Lithuania, 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.

[6] Does not include the fees of corresponding banks that could be charged subsequently, these will be debited from the customer's account.

[7] This fee will be added up to the fee for interbanking payment order in foreign currency at TBI Bank EAD Sofia – Bucharest Branch counters.
[8] 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).

Other fees for payments at TBI Bank EAD Sofia – Bucharest Branch counters outside EU and EEA	*Fees*
Corresponding banks fee – payments with OUR option – amounts < EUR 500.00[9]	EUR 15
Corresponding banks fee – payments with OUR option – amounts between EUR 500.00 – EUR 24,999.99 [9]	EUR 20
Corresponding banks fee – payments with OUR option – amounts ≥ EUR 24,999.99 [9]	EUR 40
Swift fees	EUR 15
Notification for refusing a payment order	RON 7
Investigation/return/recovery of funds for the payment operations [10]	EUR 25
Change/revoke a payment order after receiving it, but before its execution	EUR 25
Change/revoke a payment order after its execution [10]	EUR 25

[9] Additional fee which covers all the subsequent fees requested by the corresponding banks.
[10] Does not include the fees of corresponding banks that could be charged subsequently, these will be debited from the customer's account.

DOCUMENTARY PAYMENT ORDERS (CONDITIONED) – RON AND OTHER CURRENCY	*Fees*
Issuance[11]	0,15% min. EUR 50
Receiving[11]	0,10% min. EUR 25
Amendments[11]	EUR 20
Cancellation[11]	EUR 50

[11]This fee will sum up with Swift fees, payments fees and fees charged for correspondent banks in the case of payments with the option "OUR".

D. SAVINGS PRODUCTS

Term deposit accounts	*RON*	*FCY*
Term deposit opening at TBI Bank EAD Sofia – Bucharest Branch counters	0	0
Term deposit account closure[12]	0	0
Cash deposit	0	0
Cash withdrawal[13]	0	0

[12] The anticipated closure of deposit accounts before the maturity date implies the payment of the interest rate for current accounts used by the bank for the deposit period.
[13] No fee will be charged if the Customer withdraws at maturity date the cash coming from term deposit accounts that reached maturity. Otherwise, the standard fee for cash withdrawals will be applied.

E. SERVICES

Creditworthiness letters	*Fees*
Issuance of creditworthiness letters in RON	RON 50
Issuance of creditworthiness letters in foreign currency	EUR 50
FX exchange	Fees
FX exchange on account	0

Others	*Fees*

Sending documents through fax	RON 10
Photocopies of documents for the bank	0
Copy of Swift message	RON 5
CIP (Payments Incidents Central) consulting on Customer's name at Bank's counters [14]	RON 10 / interogation
CRC (Credit Risk Central) consulting	0
Credit Bureau consulting	0
Blocked accounts management (garnishments on accounts)	0
Change in the legal customer file	0
Sending notification with confirmation of receipt (as a destination PSP) at the customer request:	
- if the payers are from Romania	RON 10
- if the payers are outside Romania	RON 25

[14] VAT excluded

II. Current account with basic features[15]

A. CURRENT ACCOUNT SERVICES	
CURRENT ACCOUNTS WITH BASIC FEATURES	
Current accounts with basic features in RON for vulnerable customers[16]	*Fees*
Opening of account	0
Monthly Maintenance of account	0
Closing of account	0
Current accounts with basic features in RON for non-vulnerable customers[17]	*Fees*
Opening of account	0
Monthly Maintenance of account	RON 3
Closing of account	0
Interest on credit balance[18]	Interest rate p.a.
Accounts in RON	0%
Fee charged for failure to comply with the commitments under the contract[19]	25% from of the unauthorized limit exceeding, but not more than 0,01 % per day of delay of the basic salary on the guaranteed minimum gross country in payment in the case of the vulnerable customers, respectively, on average earning gross if nevulnerabili customers

[15] 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.

[16]**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 inthe 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.

[17]**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.

[18] The Bank pays no interest on the balance available in the current accounts with basic features.

[19] In case of current accounts with basic features with a debit balance in the previous month, the Bank charges fees for failure by the customer to comply with the commitments under the contract. The fee will be charged in the first working day of the following month.

B. CASH OPERATIONS AT THE BANK COUNTER

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OPERATIONS IN RON	*Fees*
Deposit	0
Withdrawal[20]	0

[20] 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.

C. NON-CASH OPERATIONS

INCOMINGS IN RON	
Interbanking incomings (other banks - TBI Bank EAD Sofia – Bucharest Branch transfers)	
Payment orders	*Fees*
Amounts < 50.000 [21]	0
Amounts ≥ 50.000 [21]	0

[21] Interbanking operations through the Electronic Payments System of TransFond.

PAYMENTS IN RON***	
Payments at TBI BANK EAD Sofia – Bucharest Branch counters – interbanking, national EU and EEA[22]	
Payment orders	*Fees*
Payment order – amounts ≤ RON 500.00	RON 4
Payment order – amounts between RON 500.01 – 10,000. 00	RON 5.50
Payment order – amounts between RON 10,000.01 – 49,999.99	RON 8.50
Payment order – amounts ≥ RON 50,000.00	RON 15
Payment order – urgent transfer	RON 15

*** NBR/TransFond fees are not included.

[22]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 this ***List of interest, taxes and fees for private individuals***.

The countries of the **European Union** are: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

The countries of the **European Economic Area** are: Austria, Belgium, Bulgaria, Czech Republic, Croatia, 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, Lithuania, 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.

NOTE:

Any operation other than those mentioned *in the section II Current Account* with basic features from the ***List of interest rates, taxes and fees for private individuals***, will be charged according to the standard tariffs from *the section I Standard current account*.

The fees and levies from this ***List of interest rates, taxes and fees for private individuals*** will be charged in the currency of the operation. The equivalent shall be calculated by reference to the courses communicated by NBR as valid for the date of their operation.