Anexa 2 la Conditiile Generale de Afaceri / *Annex 2 to the General Business Conditions*

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 Iunie 2024 / *effective since June 2024*

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
Administrare cont curent / *Current account administration*	10 RON/luna / *10 RON month*
Modificari aduse fisei specimenelor de semnaturi / *Changes for specimen signature*	5 RON
Eliberare extras de cont la ghiseeleBancii (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 inactive / *Inactive accounts administration*	0
Inchidere cont curent/ *Current account closing*	0
Dobanda sold creditor / *Interest on credit balance*[1]	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 altevalute / *Accounts in other foreign currency*	0%
Dobanda sold debitor neatorizat / *Interest on debit balance*[2]	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 altevalute / *Accounts in other foreign currency*	12%

B. OPERATIUNI CU NUMERAR / *CASH OPERATIONS*

OPERATIUNI IN LEI / ***OPERATIONS IN LEI***	Comision / *Fees*
Depunere / *Deposit*	0
Retragere / *Withdrawal* [3]	0,75% min. 2,5 RON
OPERATIUNI IN VALUTA / ***OPERATIONS IN FOREIGN CURRENCY***	Comision / *Fees*
Depunere / *Deposit*	0
Retragere / *Withdrawal* [3]	0,75% min. 1 EUR

[1] Banca bonifica dobanda pentru disponibilitatile din contul curent al Clientului in prima zi calendaristica a lunii urmatoare. Exceptie fac conturile curente aferente poprirlor 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 current a inregistrat sold debitor 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*.

[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.*

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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 / *Payment order*	1 RON
Incasari intrabancare / *Intrabanking incomings*	Comision / *Fees*
Ordin de plata / / *Payment order*	0

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

PLATI IN LEI / *PAYMENTS IN LEI*	
Plati la ghiseele TBI BANK – interbancare, nationale, UEsi SEE / *Payments at TBI BANK counters – interbanking, national, EU and EEA* [5]	
Ordine de plata / *Payment orders*	Comision / *Fees*
Ordin de plata – sume< 1.000,00 RON /*Payment order – amounts < 1,000.00 RON*	4 RON [4]
Ordin de plata – sumeintre 1.000,00 – 10.000,00 RON / *Payment order – amounts between 1,000.00 – 10,000.00 RON*	6 RON [4]
Ordin de plata – sumeintre 10.000,01 – 49.999,99 RON / *Payment order – amounts between 10,000.01 – 49,999.99 RON*	8 RON [4]
Ordin de plata – sume ≥ 50.000,00 RON / *Payment order – amounts≥ 50,000.00 RON*	14 RON [4]
Ordin de plata in regim de urgenta / *Payment order – urgent transfer*	14 RON [4]
Plata la ghiseele TBI BANK – intrabancare / *Payments at TBI BANK counters – intrabanking*	Comision / *Fees*
Ordin de plata / *Payment order*	0 RON
Alte comisioane pentru plati in LEI / *Other fees for payments in LEI*	Comision / *Fees*
Notificare refuz ordin de plata / *Notification of denial of payment order*	7 RON
Investigatie/Modificare/Recuperare fonduri / *Investigation/Ammendment/Cancellation*	20 EUR

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

[5] Tarile din **UniuneaEuropeana**: Austria, Belgia, Bulgaria, Cehia, Cipru, Croatia, Danemarca, Estonia, Finlanda, Franta, Germania, Grecia, Irlanda, Italia, Letonia, Lituania, Luxemburg, Malta, Polonia, Portugalia, Romania, Slovacia, Slovenia, Spania, Suedia, Tarile de Jos, Ungaria. / *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.*

Tarile din **Spatiul Economic European** sunt: Austria, Belgia, Bulgaria, Croatia, Cehia, Cipru, Danemarca, Estonia, Finlanda (inclusivInsulele Aland), Franta (inclusivGuadelupa, Guyana Franceza, Martinica, Reunion, Baint-Barthelemy si Saint Martin), Germania, Grecia, Irlanda, Islanda, Italia, Liechtenstein, Letonia, Lituania, Luxemburg, Malta, Marea Britanie (inclusiv Gibraltar), Norvegia, Olanda, Polonia, Portugalia, (inclusivInsuleleAzoresi Madeira), Romania, Slovacia, Slovenia, Spania, (inclusivInsuleleCanare, Ceuta si Melilla), Suedia, Ungaria. / *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.*

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PLATI IN VALUTA / *PAYMENTS IN FOREIGN CURRENCY*	
Plati la ghiseele TBI BANK[6] – interbancare, nationale, UEsi SEE / *Payments at TBI BANK counters – interbanking, national, EU and EEA* [5]	
Ordine de plata */ Payment orders*	Comision / *Fees*
Ordin de plata – sume< 1.000,00 RON (echivalent in valuta) / *Payment order – amounts < 1,000.00 RON(equivalent in foreign currency)*	4 RON (echivalent in valuta) / *(equivalent in foreign currency)*
Ordin de plata – sumeintre 1.000,00 – 10.000,00 RON(echivalent in valuta) / *Payment order – amounts between 1,000.00 – 10,000.00 RON (equivalent in foreign currency)*	6 RON (echivalent in valuta) / *(equivalent in foreign currency)*
Ordin de plata – sumeintre 10.000,01 – 49.999,99 RON (echivalent in valuta) / *Payment order – amounts between 10,000.01 – 49,999.99 RON (equivalent in foreign currency)*	8 RON (echivalent in valuta) / *(equivalent in foreign currency)*
Ordin de plata – sume ≥ 50.000,00 RON (echivalent in valuta) / *Payment order – amounts≥ 50,000.00 RON*(equivalent in foreign currency)	14 RON (echivalent in valuta) / *(equivalent in foreign currency)*
Ordin de plata in regim de urgenta (echivalent in valuta) / *Payment order – urgent transfer (equivalent in foreign currency)*	14 RON (echivalent in valuta) / *(equivalent in foreign currency)*
Plati la ghiseele TBI BANK – interbancare*in afara UE si SEE/ Payments at TBI BANK counters – interbankingnon EU and EEA*	Comision / *Fees*
Ordin de plata – sume < 1.000,00 EUR [7] / *Payment order – amounts < 1,000.00 EUR*	15 EUR
Ordin de plata – sumeintre 1.000,00 – 99.999,99 EUR [7] / *Payment order – amounts between 1,000.00 – 99,999.99 EUR*	0,1% min. 15 EUR max. 800 EUR
Ordin de plata – sume ≥ 100.000,00 EUR [7] / *Payment order – amounts* ≥ 100,000.00 EUR	0,1% min. 15 EUR max. 1.500 EUR
Comision additional pentru plati urgente – aceeasi zi bancara / *Additional fees for urgent payments – same banking day* [8]	20 EUR
Comision additional pentru plati urgente – a doua zi bancara / *Additional fees for urgent payments – next banking day* [8]	20 EUR
Speze Swift / *Swift charges*	10 EUR/mesaj / *10 EUR/message*
Plati la ghiseele TBI BANK – intrabancare / *Payments at TBI BANK counters – intrabanking*	Comision / *Fees*
Ordin de plata / *Payment order*	0

ORDINE DE PLATA DOCUMENTARE (CONDITIONATE) – LEI SAU VALUTA / *CONDITIONAL (DOCUMENTARY) PAYMENT ORDERS – LEI OR FCY*	Comision / *Fees*
Emitere / *Issued*	0,15% min. 50 EUR [9]
Primire / *Received*	0,10% min. 25 EUR [9]
Modificari / *Changes*	20 EUR [9]
Anulare / *Cancellation*	50 EUR [9]

[6] Sumele echivalent in valuta/ RON vor fi determinate la Cursul BNR valabil pentru ziua in care are loc operatiunea. Calculul comisioanelor, taxelor si spezelor echivalent in valuta/RON se efectueaza la cursul BNR valabil pentru ziua evidentierii contabile a acestora. / *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 exchamge rate valid for the day of their accounting records.*

[7] 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.*

[8] 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.*

[9] 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 correpospondent banks charges in the case of payments with “OUR” option.*

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D. PRODUSE DE ECONOMISIRE / *SAVINGS PRODUCTS*

Depozite la termen / *Term deposits*	RON	FCY
Constituiredepozit la ghiseele TBI BANK / *Term deposit opening at TBI Bank's counters*	0	0
Lichidare / *Term deposit account closure*[10]	0	0
Depunere numerar / *Cash deposit*	0	0
Retragere numerar / *Cash withdrawal* [11]	0	0

E. SERVICII / *SERVICES*

Garantii / *Guarantees*	Comision / *Fees*
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 [12]
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*[12]
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

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.*

[10]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.*
[11]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.*
[12]TVA exclus / *VAT excluded*

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