



# FEES

for companies

August 2017

BANCA TRANSILVANIA  
Cluj Napoca, str. G. Bariþiu nr. 8  
C. U. I. RO 50 22 670  
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# FEES

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## CURRENT ACCOUNT

Account opening	
if the submitted documentation is completed	free of charge
if BT obtains additional information from RECOM	RON 40
by mail	EUR 10
Current account administration (charged in the current account currency)	RON 5/month/account
Sight interest	0%
Current account administration for high-risk clients	EUR 50/year
Authorization of new signature specimens for companies	RON 5
Account statement issue	free of charge
Account statement duplicate issue	RON 15/duplicate
Issue of a duplicate of the account statement annexes	RON 15/duplicate

## RON OPERATIONS

### CASH OPERATIONS

Cash deposit made by authorized persons or agents	free of charge
Cash deposit made by persons other than authorized persons or agents	0,3% min. RON 4
Cash deposit in coins for amounts exceeding 100 coins/cash deposit	2 %
Cash withdrawal at the bank's counters	0.55%, min. RON 5
Collection and transportation	negotiable

### TRANSFERS

	RON
Intra-bank payments ordered via BT Ultra or BT24	free of charge
Inter-bank payments ordered via BT Ultra or BT24 (NBR fee included)	
up to RON 999.99	2.50
RON 1000.00 - 49999.99	5.00
≥ RON 50,000	10.00
Intra-bank payments at the bank's counters with payment order	5.00
Inter-bank payments at the bank's counters with payment order	
up to RON 999.99	5.00
1000.00 - 49,999.99	10.00
≥ RON 50,000	15.00
Intra-bank collections via payment order	free of charge
Inter-bank collections via payment order	5.00
Intra-bank payments and collections via DEBI (cheque/promissory note)	3.5
Inter-bank payments via DEBI (cheque/promissory note)	
up to RON 999.99	5.00
1000.00 - 49,999.99	7.50
≥ RON 50,000	10.00
Inter-bank collections via DEBI (cheque/promissory note) (NBR fee included)	
up to RON 49,999.99	6.88
≥50,000	8.88
Urgent inter-bank payments via payment order at the bank's counters (NBR fee included)	15.00
Urgent inter-bank payments ordered via BT Ultra or BT24 (NBR fee included)	10.00

Note:

- In case of a DEBI (cheque/promissory note) refused for payment, the bank shall charge the fee related to the payment via DEBI (cheque/promissory note)
- An external inter-bank payment in RON shall be charged as an urgent inter-bank payment

Additional fee for non-electronically settled cheque/promissory note	RON 2.2 / instrument
Cheque, promissory note remittance for collection	free of charge
Cheque, promissory note issue fee	RON 0,3 / sheet + VAT

### IMPORT / ISSUED LETTERS OF CREDIT

L/C issue, increase	0.15% min. RON 300
Payment	Same as for transfers
Document verification	0.10%, min. RON 200

# RON OPERATIONS

Modification, cancellation	RON 120
Discrepancy charges (to be retained from the payment made within the L/C)	RON 200
Fee for failure to provide the additional copies of the documents by the L/C beneficiary (to be retained from the payment made within the L/C)	RON 40

## EXPORT / RECEIVED LETTERS OF CREDITS

Pre-authorization	RON 80
Authorization, increase	0.15%, min. RON 300
Document preliminary verification	RON 100/set of documents
Document verification	0.15%, min. RON 300
Modification, cancellation	RON 120
Confirmation	0.25% per quarter, min. RON 300

## OTHER FEES FOR L/C ASSIGNMENT OR TRANSFER

L/C transfer in favor of another beneficiary	0.20% min. RON 400
Assignment of collections within the export / received L/C	RON 400
Cancellation of the assignment letter	RON 120
Authorization of the export / received L/C assignment in favor of a BT client	RON 120
Remittance to another bank of a received L/C or of its amendments	RON 300

## IMPORT/RECEIVED COLLECTIONS

Authorization of clean collections	RON 80
Authorization of documentary collections	0.15%, min. RON 80
Payment	Same as for transfers
Document issue	RON 60

## EXPORT/REMITTED COLLECTIONS

Clean collection remittance	RON 60
Documentary collection remittance	0.15%, min. RON 80

## OTHER FEES FOR COLLECTIONS

Amendment	RON 80
Unpaid returned documents	RON 80
Release of goods delivered at BT's address	RON 60

## ISSUED LETTERS OF GUARANTEE

L/G issue / increase / extension	0.25%/quarter, or quarter fraction, min. RON 100 / quarter or quarter fraction
L/G issue/ increase/ extension for loan facility	(0.25+risk margin)% / quarter or quarter fraction, min. RON 100 / quarter or quarter fraction
L/G amendment / cancellation	RON 75
Payment in case of a remunerated execution request	same as for transfers

## RECEIVED LETTERS OF GUARANTEE

L/G L/G authorization	RON 200
Verification of authorized signatures	RON 40
Sending payment requests for L/G enforcement	0.20%, min. RON 200
Notification / remittance of L/Gs to other banks	RON 200

## ISSUE OF LETTERS OF COMFORT

binding on the bank	0.25% of the letter amount + VAT
non-binding on the bank	0.1% min. RON 250 + VAT

## Issue of Creditworthiness Letters

RON 100 + VAT

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# RON OPERATIONS

## OTHERS

### Conditional payment orders

Authorization	0.1%, min. RON 200
Verification (if necessary)	0.1%, min. RON 120
Issue	negotiable

### Operations with government securities

Relationship initiation	RON 75
Offer intermediation	
on the primary market	
between RON 100,000.01 - 500,000	0.15%
between RON 500,000.01 - 1,000,000	0.10%
above RON 1,000,000	0.05%
on the secondary market	free of charge
Pledge registration fee	RON 150
T-Bill transfer fee (only for the ones leaving BT)	RON 100/series
Current T-Bill account	RON 120/year, collected monthly/account with balance

Note: The fees charged by SAFIR shall be added to the fees above.

### ELECTRONIC BANKING SUBSCRIPTION - BT ULTRA MULTICASH EUR 20 / month (RON eq.)

#### Internet banking - BT24 subscription

legal entities (including associations and foundations)	RON 20 /month
self-employed	RON 1 /month

#### Mobile banking OPTION

legal entities	RON 5 /month
self-employed	RON 4 /month

#### Direct Debit

Payments via the intra-bank direct debit system	free of charge
Payments via the inter-bank direct debit system	RON 1
(supplementary fee in addition to the inter-bank payment fee)	
Fee for the payment refusal of a inter-bank direct debit instruction	RON 1

#### ONLINE CUSTOMS DUTY

Monthly fee	EUR 15 /month/ customs office (RON eq.)
Issue of loan refinancing letters COMPANIES	RON 75
Issue of a mortgage deregistration letter, if the issue occurs at least 60 days as of the loan closing date	RON 50

#### Issue of letters at the client's request (other than the ones for refinancing)

<b>- official confirmation of account numbers, confirmations for audit companies, confirmations of persons authorized over the bank accounts</b>	RON 50 + VA
<b>CIP interrogation at the client's request</b>	RON 5 + VAT

#### STATEMENT BY SWIFT

Daily delivery of the account statement or of the balance of an account by swift message to a beneficiary holding an account with another bank, based on the request from the BT client	EUR 25/ month for each currency
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#### SAFE DEPOSIT BOX RENTING

Charge for safe deposit box renting	negotiable + monthly insurance premium
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#### NOTE:

For safe boxes with declared value, the monthly insurance premium represents 0.04% of the declared value, min. EUR 2 and adds up to the tariff.

For safe boxes with undeclared value, the monthly insurance premium represents EUR 5 and it adds up to the tariff.

Guarantee covering possible key loss	RON 30
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# RON OPERATIONS

## MANAGEMENT OF ATTACHMENTS

Attachment establishment fee	RON 15 / attachment
Attachment payment fee	RON 31/hard-copy payment order for payments higher than RON 31
Attachment payment fee	RON 10/hard-copy payment order for payments lower than or equal to RON 31
Attachment cancellation fee	RON 15 /attachment
Fee for partial attachment payment made from the credit line for companies	RON 60/payment

## NOTIFICATION SERVICES

### BT ALERT - notifications related to the current account:

- BT Alert 40, with 40 SMS included RON 10/month + RON 0.5/additional SMS;
- BT Alert 80, with 80 SMS included RON 20/month + RON 0.5/additional SMS.

### SMS Alert - notifications related to card payments

RON 5 / month / card

### SMS POPRIRI - notifications related to attachments

free of charge

### SMS Direct Debit - notifications related to direct debit payments

(future payment, payment confirmation)

RON 2 / month / mandate

NOTE: The fees charged by Banca Transilvania for inter-bank transactions include the fees of TRANSFOND and NBR respectively, charged by the two entities as administrators of the SENT and REGIS clearing systems, as follows:

- For collections based on debit payment instruments by electronic settlement the TRANSFOND fee is RON 0.88 / collection.
- For refused debit payment instruments the TRANSFOND fee is RON 0.55/refused instrument.
- For payments with payment order the fees charged by TRANSFOND and NBR, respectively are:
  - RON 0.51 / payment for transactions between RON 0 - 49,999.99, TRANSFOND fee for processing via the SENT system;
  - RON 6.00/payment for transactions > RON 50,000 (included) or any amount settled as emergency, NBR fee for processing via the ReGIS system.

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# CARD OPERATIONS

	VISA BUSINESS ELECTRON	VISA BUSINESS ELECTRON	VISA BUSINESS SILVER	VISA BUSINESS GOLD
<b>Account in</b>	debit card for companies	debit card for companies	debit card for companies	debit card for companies
	RON	USD	RON	RON
<b>Card issue</b>	RON 2.5/card	USD 1/card	RON 10/card	RON 100/card
<b>Commitment fee</b>				
ATM BT for cash	0.20%	0.50%	0.40%	0.40%
POS BT for cash	0.20%	0.50%	0.40%	0.40%
ATM/POS of other banks in Romania for cash	0.5%+RON 2.5	1%, min. USD 1	1%+ RON 2.50	1%+RON 2.50
ATM/POS of other banks abroad for cash	1% + RON 1.50	1.50%,min. USD 2	2%, min. RON 10	2%, min. RON 10
<b>Purchase of goods and services from retailers</b>	free of charge	free of charge	free of charge	free of charge
<b>Annual administration card account</b>	RON 5/card	USD 2/card	RON 50/card	RON 100/card
<b>Loading of card account</b>	free of charge	free of charge	free of charge	free of charge
<b>Card re-issue upon expiry</b>	free of charge	free of charge	0	RON 10
<b>Demagnetized card re-issue</b>	RON 0	-	RON 0	RON 0
<b>Card and PIN re-issue</b>	RON 15	USD 2	RON 15	RON 15
<b>Activation code re-issue</b>	RON 10	USD 2	RON 10	RON 10
<b>Emergency card issue in RO</b>	-	-	RON 20	RON 20
<b>Emergency card issue abroad</b>	-	-	EUR 200 (RON eq. in RON)	EUR 200 (RON eq. in RON)
<b>Emergency cash issue in RO</b>	1%+ RON 2.5	-	1%+RON 2.5	1%+RON 2.5
<b>Emergency cash issue abroad</b>	-	-	EUR 150 (RON eq. in RON)	EUR 150 (RON eq. in RON)
<b>Account statement remittance for the company by post</b>	RON 3.5 /statement	USD 1/statement	RON 3.5 /statement	RON 3.5/statement
<b>Account statement emittance, upon request</b>	RON 5	USD 1	RON 5	RON 5
<b>Card account closing at the company's request</b>	RON 2.5 (For this card, the fee is not charged from clients who choose a VBS or VBG issue)	USD 1	RON 2.5	RON 2.5
<b>Closing/Suspending a card at the company's request</b>	RON 2.5 (For this card, the fee is not charged from clients who choose a VBS or VBG issue)	-	RON 5/card	RON 10/card
<b>Remittance of transaction report for cardholders by post ***</b>	RON 3.5	0	RON 3.5	RON 3.5
<b>Balance inquiry fee at the ATMs and POSs of BT</b>	RON 0.3/inquiry	USD 0.3/inquiry	RON 0.3/inquiry	RON 0.3/inquiry
<b>Balance inquiry fee at the ATMs and POSs of other banks in the country *</b>	RON 2/inquiry	USD 1/inquiry	RON 2/inquiry	RON 2/inquiry



<b>Balance inquiry fee at the ATMs / POSs of other banks abroad *</b>	RON 4/inquiry	USD 1/inquiry	RON 4/inquiry	RON 4/inquiry
<b>Maximum number of wrong PIN inputs</b>	3	3	3	3
<b>Modification of expense limits at the company's request</b>	RON 2.5	USD 0.5/modification	RON 2.5	RON 2.5
<b>Fee for unfavourable resolution of a payment refusal</b>		RON 9/challenged transaction, maximum RON 50/case or EUR/USD equivalent for FCY cards		
<b>Currency exchange fee</b> -	-	-	2%	2%
<b>Transaction limits</b>				
Cash withdrawal / day/ account (ATM + POS cash)**	RON 10.000 /account/day	USD 2.500 /account/day	RON 10.000 /account/day	RON 10.000 /account/day
Payments at retailers	unlimited	unlimited	unlimited	unlimited
Internet transaction limit	RON 5,000 / day/card with CVV RON 0 / day/card without CVV**** aggregated: RON 5,000/day/card *****	USD 2,000	RON 5,000 / day/card with CVV RON 0 / day/card without CVV**** aggregated: RON 5,000/day/card *****	RON 5,000 / day/ card with CVV RON 0 / day/card without CVV**** aggregated: RON 5,000/day/card *****

\* The fee is charged for cip cards.

\*\* It represents the aggregated limit for cash withdrawal per day/all the cards issued for the company.

\*\*\* The RON 3.5 fee shall be charged one time only, being related to the generation and remittance of all the transaction reports per company

\*\*\*\* It can be increased to RON 5,000 / day/card

\*\*\*\*\* It represents the maximum amount for Internet transactions with one card on one day

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## CARD OPERATIONS

	<b>VISA BUSINESS SILVER</b>	<b>VISA BUSINESS GOLD</b>	<b>MASTERCARD BUSINESS</b>
<b>Account in</b>	credit card * companies RON	credit card * companies RON	debit card for companies EUR
<b>Card issue</b>	0	RON 50/card	EUR 5/card
<b>Commitment fee</b>			
ATM BT for cash	2.50% min. RON 2.5	2.50% min. RON 2.5	0.5%, min. EUR 3
POS BT for cash	2.50% min. RON 2.5	2.50% min. RON 2.5	0.5%, min. EUR 3
ATM/POS of other banks in Romania for cash	2.50%+RON 2.50	2.50%+RON 2.50	1%, min. EUR 3
ATM/POS of other banks abroad for cash	3%, min. RON 10	3%, min. RON 10	1.5%, min. EUR 3
<b>Purchase of goods and services from retailers</b>	free of charge	free of charge	free of charge
<b>Annual administration card account</b>	RON 50/card	RON 100/card	EUR 15/card
<b>Loading of card account</b>	free of charge	free of charge	free of charge
<b>Card re-issue upon expiry</b>	0	RON 10	free of charge
<b>Card and PIN re-issue</b>	RON 15	RON 15	EUR 5/card
<b>Activation code re-issue</b>	RON 10	RON 10	EUR 1
<b>Balance inquiry fee at the ATMs / POSs of BT</b>	Free of charge	Free of charge	EUR 0.1/ inquiry
<b>Balance inquiry fee at the ATMs and POSs of other banks abroad*</b>	RON 4/inquiry	RON 4/inquiry	EUR 1/ inquiry
<b>Balance inquiry fee at the ATMs and POSs of other banks abroad</b>	RON 4/inquiry	RON 4/inquiry	EUR 1/ inquiry
<b>Emergency cash issue in RO</b>	2.5%+RON 2.5	2.5%+RON 2.5	1%, min. EUR 3
<b>Emergency cash issue abroad</b>	EUR 150 (RON eq.)	EUR 150 ( RON eq.)	EUR 100/request
<b>Emergency card issue in RO</b>	RON 20	RON 20	EUR 10/card
<b>Emergency card issue abroad</b>	EUR 200 (RON eq.)	EUR 200 ( RON eq.)	EUR 150/request
<b>Credit limit monthly man- agement fee *</b>	2%, minimum RON 50	2%, minimum RON 50	-
<b>Account statement remittance for the company by post</b>	RON 3.5 /statement	RON 3.5 /statement	EUR 1/statement
<b>Account statement emittance, upon request</b>	RON 5	RON 5	EUR 2/statement
<b>Card account closing at the company's request</b>	RON 2.5	RON 2.5	free of charge
<b>Closing/Suspending a card at the company's request</b>	RON 5/card	RON 10/card	free of charge
<b>Modification of the validity period related to the trad- ing limits - at the company's request</b>	RON 2.5/modification	RON 2.5/modification	EUR 0.5/modification
<b>Maximum number of wrong PIN inputs</b>	3	3	3
<b>Fee for unfavourable resolution of a payment refusal</b>		RON 9/challenged transaction, maximum RON 50/case or EUR/USD equivalent for FCY cards	
<b>Currency exchange fee</b>	2%	2%	-

**Transaction limits**

Cash withdrawal / day/account (ATM + POS cash)**	RON 10.000 /account/ day	RON 10.000 /account/ day	EUR 2.200 /account/ day
Payments at retailers	unlimited	unlimited	unlimited
	RON 5,000 / day/card with CVV	RON 5,000 / day/card with CVV	
	RON 0 / day/card without CVV *****	RON 0 / day/card without CVV *****	EUR 1,555/day/card with CVV
	aggregated: RON 5,000/ day/card *****	aggregated: RON 5,000/day/ card *****	EUR 0/day/card without CVV *****
Internet transaction limit			EUR 1,500/day/card *****

\* It is charged on the 26th day of the month if the company does not have account movements of at least the loan amount committed at the end of the previous month. Such fee shall be calculated for the balance of the committed loan at the end of the previous month.

\*\* The fee is charged for cip cards.

\*\*\* It represents the aggregated limit for cash withdrawal per day/all the cards issued for the company.

\*\*\*\* The RON 3.5 fee shall be charged one time only, being related to the generation and remittance of all the transaction reports per company

\*\*\*\*\* It can be increased by the company to EUR 1,500 / day/card

\*\*\*\*\* It represents the maximum amount for Internet transactions with one card on one day

\*\*\*\*\* It can be increased to RON 5,000 / day/card

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# FOREIGN CURRENCY OPERATIONS

## CASH OPERATIONS

Cash deposit free of charge	
Cash withdrawal	0.5%, min. EUR 3

## TRANSFERS

Intra-bank payments ordered via BT Ultra or BT24	free of charge
Inter-bank non_SEPA payments ordered via BT Ultra or BT24 (SWIFT fee included)	0.1%, min. EUR 15 max. EUR 600
Inter-bank SEPA payments ordered via BT Ultra / BT24	0.1%, min. EUR 15 max. EUR 600
Intra-bank payments at the bank's counters	EUR 2
Non-SEPA inter-bank payments at the bank's counters (SWIFT fee included)	0.2%, min. EUR 20, max. EUR 800
SEPA inter-bank payments at the bank's counters	0.2%, min. EUR 20, max. EUR 800

NOTES: In addition to the fees charged by Banca Transilvania, for FCY payments to other banks (non SEPA), performed with the SHA or OUR option, correspondent bank fees shall also apply, and the amount of such fees shall be established by the respective banks.  
For SEPA payments, no correspondent bank fees shall be charged.

Intra-bank and inter-bank FCY collections	free of charge
Payment emergency processing fee	
≤EUR 150,000	EUR 25
>EUR 150,000	EUR 75
FCY payment modification/cancellation	EUR 30
Modification of FCY collections with incorrect details	EUR 5

## CHEQUES

Bank cheque issue:	0.75% min. EUR 10
Fees for the registration, takeover and remittance of FCY bank cheques and travellers' cheques:	
cheques with an amount < EUR 5,000	1.50%, min. EUR 10 / cheque
cheques with an amount ≥EUR 5,000	1.50%, max. EUR 300 / cheque

NOTES: For cheques in amount of ≥ 5.000, a special courier fee is also charged;  
Travellers' cheques are not paid on the spot; they are processed as bank cheques.

Cancelled cheques (upon the presentation of the original cheques issued by BT) or returned as not remunerated (of the cheques remitted for collection)	EUR 10 / cheque
Stop payment fee	swift message fee.

NOTES: For issued and remitted FCY cheques the fees are charged in the currency of the cheque.  
Correspondent bank fees are also charged for the previously mentioned operations.

## IMPORT / ISSUED LETTERS OF CREDIT

L/C issue, increase	0.15% min. EUR 75
Payment	Same as for transfers
Document verification	0.10%, min. EUR 50
Amendment, cancellation	EUR 30
Discrepancy charges (to be retained from the payment made within the L/C)	RON 50
Fee for failure to provide the additional copies of the documents by the L/C beneficiary (to be retained from the payment made within the L/C)	RON 10

## EXPORT / RECEIVED LETTERS OF CREDITS

Pre-authorization	EUR 20
Authorization, increase	0.15%, min. EUR 75
Document preliminary verification	EUR 25/set of documents
Document verification	0.15%, min. EUR 75
Amendment, cancellation	EUR 30
Confirmation	0.25% per quarter, min. EUR 75

# FOREIGN CURRENCY OPERATIONS

## OTHER FEES FOR L/C ASSIGNMENT OR TRANSFER

L/C transfer in favour of another beneficiary	0.2% min. EUR 100
Assignment of collections within the export L/C	EUR 100
Cancellation of the assignment letter	EUR 30
Authorization of the export L/C assignment in favor of a BT client	EUR 30
Remittance to another bank of a received L/C or of its amendments	EUR 75

## IMPORT/RECEIVED COLLECTIONS

Authorization of clean collections	EUR 20
Authorization of documentary collections	0.15%, min. EUR 20
Payment	Same as for transfers
Document issue	EUR 15

## EXPORT/REMITTED COLLECTIONS

Clean collection remittance	EUR 15
Documentary collection remittance	0.15%, min. EUR 20

## OTHER FEES FOR COLLECTIONS

Amendment	EUR 20
Unpaid returned documents	EUR 20
Release of goods delivered at BT's address	EUR 15

## ISSUED LETTERS OF GUARANTEE

L/G issue/ increase/ extension	0.25%/quarter, or quarter fraction, min. EUR 50 / quarter or quarter fraction
L/G issue/ increase/ extension for loan facility (0.25+risk margin)% / quarter or quarter fraction, min. EUR 50 / quarter or quarter fraction	
L/G amendment / cancellation	EUR 20
Payment in case of a remunerated execution request	same as for transfers

## RECEIVED LETTERS OF GUARANTEE

L/G authorization	EUR 50
Verification of authorized signatures	EUR 10
Sending payment requests for L/G enforcement	0.20%, min. EUR 50
Notification / remittance of L/Gs to other banks	EUR 50

## CONDITIONAL PAYMENT ORDERS

Authorization	0.1%, min. EUR 50
Verification (if necessary)	0.1%, min. EUR 30
Issue	negotiable

## OTHER FEES FOR DOCUMENTARY OPERATIONS

Swift message fee	Europe - EUR 10, Romania EUR 7, Other regions - EUR 15
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## FEES FOR FINANCIAL INSTRUMENT OPERATIONS ON INTERNATIONAL MARKETS (BT - CUSTODIAN)

Custody fee (EUROCLEAR/CLEARSTREAM)	0.10%/year, monthly collected
Payment fee	EUR 25 negotiable/payment
Amendment/cancellation fee	EUR 15/operation
Coupon collection	EUR 15/operation
TAX RECLAIM	EUR 70/operation

NOTE: All fees are subject to VAT.

In addition to the fees above, transmission fees (e.g. phone, fax, SWIFT, telex, post, DHL, etc.) shall also be charged, if applicable.

Unless otherwise specified, all fees are charged after the performance of the respective transaction. The bank reserves the right to change the fees and commissions in this list. The new fees and commissions shall be made available to the clients, in the bank's units.

The bank reserves the right to charge the client with any fees applied by the National Bank of Romania or by other banks involved in the processing of a certain operation.

The risk-related fees shall be charged in addition to the previously mentioned fees, on a case by case basis.

For the alignment with the EU laws, as of 2007, certain fee categories shall be subject to VAT. The fee and the related VAT will be indicated in the account statement as distinct operations, and an invoice containing all VAT-bearing operations in a month shall be issued at the end of the respective month.



**Headquarters**

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