



FEES

for companies

February 2017

BANCA TRANSILVANIA
Cluj Napoca, str. G. Bariþiu nr. 8
Capital social 3.026.003.679 RON
C. U. I. RO 50 22 670
RB-PJR-12-019/18.02.1999

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CURRENT ACCOUNT

Account opening	
if the presented documentation is complete	free of charge
if BT obtains additional information from RECOM	RON 40
by mail	EUR 10
automatic account opening, for clients that receive amounts in a currency other than the account currency (the account opened this way shall be in the received currency)	EUR 10
Current account management (charged in the currency of the current account)	RON 5/month/account
Sight interest	0%
Current account management 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 (Hard-copy payment orders, receipts, forms)	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%
Collection and transportation	negotiable

TRANSFERS

	RON
Inter-bank payments ordered via BT Ultra or BT24 (NBR fee included)	
up to RON 50	2.40
RON 50.01 - 1,000	3.60
RON 1,000.01 - 49,999.99	5.30
≥ RON 50,000	16.00
Intra-bank payments ordered via BT Ultra or BT24	
up to RON 50	1
RON 50.01 - 1,000	2.50
RON 1,000.01 - 49,999.99	3.50
≥ RON 50,000	7.50
Payments at the bank's counters and inter-bank collections (NBR fee included)	
up to RON 50	2.70
RON 50.01 - 1,000	4.20
1000.01 - 49,999.99	6.00
≥ RON 50,000	18.00
Payments at the bank's counters and intra-bank collections, with payment order or cheque or promissory note	
up to RON 50	1.50
RON 50.01 - 1,000	3.00
1000.01 - 49,999.99	4.00
≥ RON 50,000	8.00
Urgent and low-value inter-bank payments and collections	18
Payment processing fee for a refused cheque or promissory note	
up to RON 50	2.70
RON 50.01 - 1,000	4.20
1000.01 - 49,999.99	6.00
≥ RON 50,000	18.00
Intra-bank operations between the pool sub-accounts and the main account of the same client	free of charge
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

RON OPERATIONS

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
Modification, cancellation	RON 120

EXPORT / RECEIVED LETTERS OF CREDIT

Authorization, increase	0.15%, min. RON 300
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 favour 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 favour of a BT client	RON 120

COLLECTIONS

Authorization of clean collections	RON 80
Authorization of documentary collections	0.15% min. RON 80
Payment	same as for transfers
Clean collection remittance	RON 60
Documentary collection remittance	0.15% min. RON 80
Document issue	RON 60

OTHER FEES FOR COLLECTIONS

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

LETTERS OF GUARANTEE

L/G issue / increase / extension	0.25% / quarter or fraction of a quarter, min. RON 100 / quarter or fraction of a quarter
L/G issue/ increase/ extension for loan facility	(0.25+risk margin)% / quarter or fraction of a quarter, min. RON 100 / quarter or fraction of a quarter
L/G amendment / cancellation	RON 75

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

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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	0.25%
between RON 500,000.01 - 1,000,000	0.15%
above RON 1,000,000	0.10%
on the secondary market	free of charge

ELECTRONIC BANKING SUBSCRIPTION - BT ULTRA MULTICASH

EUR 20 / month (RON eq.)

Internet banking - BT24 subscription

companies (associations and foundations included)	RON 20 /month
authorized individuals	RON 1 /month

Mobile banking OPTION

companies	RON 5 /month
authorized individuals	RON 4 /month

Direct Debit

Payments within the intra-bank direct debit system	free of charge
Payments within the inter-bank direct debit system (supplementary fee in addition to the inter-bank payment fee)	RON 1
Fee for the payment refusal of an inter-bank direct debit instruction	RON 1
SMS Direct Debit	RON 2/month/direct debit mandate

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)

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

RON OPERATIONS

Charge for safe deposit box renting	negotiable
Guarantee covering possible key loss	+ 0.04% / month of the declared value RON 30
Issue of Creditworthiness Letters	RON 100 + VAT

MANAGEMENT OF ATTACHMENTS

Attachment establishment fee	RON 15/attachment
Attachment payment fee	RON 31/ hard-copy payment order for payments > RON 31
Attachment payment fee	RON 10 Lei/hard-copy payment order for payments < 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
Account in	debit card for companies	debit card for companies	debit card for companies	debit card for companies
	RON	USD	RON	RON
Card issue	RON 2.5/card	USD 1/card	RON 10/card	RON 100/card
Transaction fee				
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
Purchase of goods and services from retailers	free of charge	free of charge	free of charge	free of charge
Annual card account management	RON 5/card	USD 2/card	RON 50/card	RON 100/card
Loading of card account	free of charge	free of charge	free of charge	free of charge
Card re-issue upon expiry	free of charge	free of charge	0	RON 10
Card and PIN re-issue	RON 15	USD 2	RON 15	RON 15
Activation code re-issue	RON 10	-	RON 10	RON 10
Account statement remittance for the company by post	RON 3.5 /statement	USD 1/statement	RON 3.5 /statement	RON 3.5/statement
Remittance of transaction report for cardholders by post ***	RON 3.5	0	RON 3.5	RON 3.5
Balance inquiry fee at the ATMs and POSs of BT	RON 0.3/inquiry	USD 0.3/inquiry	RON 0.3/inquiry	RON 0.3/inquiry
Balance inquiry fee at the ATMs and POSs of other banks in the country *	RON 2/inquiry	USD 1/inquiry	RON 2/inquiry	RON 2/inquiry
Balance inquiry fee at the ATMs / POSs of other banks abroad *	RON 4/inquiry	USD 1/inquiry	RON 4/inquiry	RON 4/inquiry
Fee for unfavourable resolution of a payment refusal		RON 9/challenged transaction, maximum RON 50/case or EUR/USD equivalent for FCY cards		
Currency exchange fee -			2%	2%
Transaction limits				
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

CARD OPERATIONS

	VISA BUSINESS SILVER	VISA BUSINESS GOLD	MASTERCARD BUSINESS
Account in	credit card * for companies RON	credit card * for companies RON	debit card for companies EUR
Card issue	0	RON 50/card	EUR 5/card
Transaction fee			
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
Purchase of goods and services from retailers	free of charge	free of charge	free of charge
Annual card account management	RON 50/card	RON 100/card	EUR 15/card
Loading of card account	free of charge	free of charge	free of charge
Card re-issue upon expiry	0	RON 10	free of charge
Card and PIN re-issue	RON 15	RON 15	EUR 5/card
Activation code re-issue	RON 10	RON 10	-
Credit limit monthly man- agement fee *	2%, minimum RON 50	2%, minimum RON 50	-
Account statement remittance for the company by post	RON 3.5 /statement	RON 3.5 /statement	EUR 1/statement EUR 1/report (shall be charged one time only, being related to the generation and remittance of all the transaction reports for the company)
Remittance of transaction report for cardholders by post ***	RON 3.5	RON 3.5	
Balance inquiry fee at the ATMs and POSs of BT	RON 0/inquiry	RON 0/inquiry	EUR 0.1/inquiry
Balance inquiry fee at the ATMs and POSs of other banks in the country *	RON 2/inquiry	RON 2/inquiry	EUR 1/inquiry
Balance inquiry fee at the ATMs / POSs of other banks abroad**	RON 4/inquiry	RON 4/inquiry	EUR 1/inquiry
Fee for unfavourable resolution of a payment refusal		RON 9/challenged transaction, maximum RON50/case or EUR/USD equivalent for FCY cards	
Currency exchange fee	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 *****	
	aggregated: RON 5,000/ day/card *****	aggregated: RON 5,000/day/ card *****	EUR 1,500/day/card with CVV 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

***** Aggregated limit represents the maximum amount for Internet transactions / one card / one day

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

FOREIGN CURRENCY OPERATIONS

CASH OPERATIONS

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

TRANSFERS

Inter-bank payments ordered via BT Ultra or BT24 (SWIFT fee included)	0.1% min. EUR 15 max. EUR 600
Intra-bank payments ordered via BT Ultra or BT24	free of charge
Inter-bank payments at the bank's counters (SWIFT fee included)	
≤EUR 5,000	EUR 15
EUR 5,000 – 30,000	0.20%, min. EUR 20
>EUR 30,000	0.1%, max. EUR 800
Intra-bank payments at the bank's counters	free of charge
NOTE: In addition to the fees of Banca Transilvania, for FCY payments to other banks, made with the SHA and OUR option, correspondent bank fees shall be charged, the amount of which is established by the respective banks.	
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.

Account statement via SWIFT	EUR 25/month/FCY
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EXPORT LETTERS OF CREDIT

Authorization, increase	0.15%, min. EUR 75
Document verification	0.15%, min. EUR 75
Amendment, cancellation	EUR 30
Confirmation	0.25% per quarter, min. EUR 75

IMPORT 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

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

COLLECTIONS

Authorization of clean collections	EUR 20
Authorization of documentary collections	0.15%, min. EUR 20
Payment	same as for transfers
Clean collection remittance	EUR 15
Documentary collection remittance	0.15%, min. EUR 20
Document issue	EUR 15

OTHER FEES FOR COLLECTIONS

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

LETTERS OF GUARANTEE

L/G issue/ increase/ extension	0.25% / quarter or fraction of a quarter, min. EUR 50 / quarter or fraction of a quarter
L/G issue/ increase/ extension for loan facility (0.25+risk margin)% / quarter or fraction of a quarter, min. EUR 50 / quarter or fraction of a quarter	
Cancellation, amendment	EUR 20
L/G authorization	EUR 50
Sending the payment request for the execution of the L/Gs	0.2%, min. EUR 50
Payment in case of a remunerated execution request	same as for transfers

OTHER FEES FOR HARD-COPY L/GS

Verification of authorized signatures	EUR 10
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CONDITIONAL PAYMENT ORDERS

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

OTHER FEES FOR DOCUMENTARY OPERATIONS

Swift message fee	Europe - EUR 10, Romania EUR 7, Other regions - EUR 15
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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 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.



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