

**BANCA
TRANSILVANIA®**



FEES

For Individuals

August 2020

BANCA TRANSILVANIA
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DOMESTIC CURRENCY OPERATIONS (LEI)

CASH OPERATIONS		LEI
Cash deposits on accounts of individuals, performed at the counters by the third parties	RON 10/ deposit	
Cash deposits on accounts of individuals, performed at the bank's counter by the account holder/authorized person/mandated person		franco
Cash deposits on the account of individuals, performed with the BT card, via the existing terminals in the BT units (BT Express, BT Express Plus)		franco
Coins deposit for amounts exceeding 100 coins/deposit	2% of deposited amount	
<i>NOTE: Deposit of coins for the payment of loan installments or invoice payments – whether by the account holder or another person</i>		franco
Cash withdrawal at BT's counter		
from Lei current account		
0–1 mil. RON	0.5%, min. LEI 5	
1 mil.–2.5 mil. RON	1%	
> 2,5 mil. RON	1,5%	
from child allowance account ("CRFP" account)	0%	
for loan disbursements	LEI 0	

NOTES:

1. Debits resulting from current account operations are subject to penalty interest applied to the amount recorded as unauthorised overdraft, as follows:

1.1. accounts without credit line, for debit balances ≥ LEI 50	15% / year
1.2. accounts without credit line, for debit balances < LEI 50	0% / year
1.3. accounts with credit line	15% / year

2. Debits registered on the credit card account are subject to a debit balance penalty interest applied to the amount recorded as unauthorised overdraft, as follows:

2.1. card accounts without credit line	15% / year
2.2. card accounts with credit lines	24% / year – 30% / year, equal with the interest rate for the credit line available in the card account, from the date of the debit balance

ACCOUNT OPERATIONS

Basic account opening	
resident individuals	LEI 0
non-resident individuals	LEI 10
individuals – by mail	EUR 10
Inter-bank payments at BT counter, with payment orders, BNR/TRANSFOND fee included	
up to LEI 50,000.00	LEI 9
> LEI 50,000.00	LEI 20
Inter-bank payments at BT counter, with payment orders, emergency or external payment in Lei	LEI 15 (includes BNR fee)
Inter-bank payments by debit instruments (cheque/promissory note)	
< LEI 1,000.00	LEI 5
LEI 1,000.00 – 49,999.99	LEI 7.5
≥ LEI 50,000.00	LEI 10
Inter-bank payments via electronic channels (Internet & Mobile Banking), BNR/TRANSFOND fee included	
< LEI 1,000.00	LEI 2.5
LEI 1,000.00 – 49,999.99	LEI 5
≥ LEI 50,000.00	LEI 10
Inter-bank payments via electronic channels (Internet & Mobile Banking): emergency or external payment in LEI, BNR fee included	LEI 10
Inter-bank payments via electronic channels (Internet & Mobile Banking/BTPay*)	
< 1,000.00 RON	LEI 2,5
1,000.00 – 49,999.99 RON	LEI 5
≥ 50.000.00 RON	LEI 10

* Individuals can enjoy instant payments, both via Internet & Mobile Banking, and via BTPay. The maximum transfer limit allowed via BTPay is RON 4,000, and via Internet & Mobile Banking the maximum instant transfer limit is RON 49,999.99. The option is available for transfers among the bank's clients who have joined the Instant Payment system.

DOMESTIC CURRENCY OPERATIONS (LEI)

Receiving Inter-bank payments, with payment order	LEI 5
Receiving Inter-bank payments by debit instruments (cheque/promissory note), TRANSFOND fee included	
< LEI 50,000	LEI 6.88
≥ LEI 50,000	LEI 8.88

NOTES:

1. No fees are charged for receiving or making inter-bank payments in the following situations:

*Transactions through loan collateral deposit accounts;
Transactions through special accounts for stock exchange settlement.
Transactions through escrow current accounts.*

2. No fees are charged for inter-bank payments in the following situations:

*Payment of certified debit instruments; Payments through escrow deposit accounts;
Payments from free-of-charge loan disbursements current accounts related.*

3. No fees are charged for receiving inter-bank payments in the following situations:

*Receiving payments in internal accounts for payments through discounted debit instruments, garnishment accounts;
Receiving payments in collateral accounts for good performance bonds and management guarantees;
Receiving payments in credit card accounts*

Receiving Intra-bank payments with payment order	LEI 0
Receiving Intra-bank payments by debit instruments (cheque/promissory note)	LEI 3.5
Intra-bank payments	
by payment order at BT counter	LEI 5
by debit instruments (cheque/promissory note)	LEI 3.5
via electronic channels (Internet & Mobile Banking/BTPay)	LEI 0

NOTES:

1. No fees are charged for receiving and making intra-bank payments in the following situations:

*Transactions through loan collateral deposit accounts;
Transactions through special accounts for stock exchange settlement;
Transactions through escrow current accounts.*

2. No fees are charged for intra-banking payments in the following situations:

*Payments from free-of-charge loan disbursements current accounts related to;
Payments from escrow deposit accounts;
Intra-bank payments into the pool accounts attached to the funds managed by BT Asset Management;
Payment of certified debit instruments.*

3. No fees are charged for receiving intra-banking payments in the following situations:

*Receiving payments in garnishment accounts, kid accounts, different debit accounts, loan repayment accounts;
Receiving payments in collateral accounts for good performance bonds and management guarantees;
Receiving payments in credit card accounts*

Receiving and making low value emergency inter-bank payments processed through the high value inter-bank flow for payments and collections	LEI 16
Urgent inter-bank payments via payment order ordered through e-channels (BT Pay included) processed via the high-value payment circuit	LEI 10
Operations with debit instruments (cheque, promissory note, bill of exchange):	
Remittance for collection	LEI 0
Cheque certification	LEI 25

NOTE:

The fees charged by Banca Transilvania for inter-bank transactions include the fees of TRANSFOND and BNR, charged by the two entities as managers of the SENT and respectively ReGIS settlement systems, as detailed below:

- For receiving payments based on debit payment instruments by electronic settlement, the TRANSFOND fee is LEI 0.88/collection.
- For rejected debit payment instruments, the TRANSFOND fee is LEI 0.55/refusal

DOMESTIC CURRENCY OPERATIONS (LEI)

- For payments with payment orders, the fees charged by TRANSFOND and BNR, respectively, are:
 - LEI 0.51/payment for amounts ranging from LEI 0 to 49,999.99, TRANSFOND fee for processing through the SENT system;
 - LEI 6.00/payment for amounts > LEI 50,000 (included) or any amount subject to emergency treatment, BNR fee for ReGIS processing.

Direct Debit payments:	
intra-bank Direct Debit	LEI 0
intra-bank Direct Debit with SMS Direct Debit option	LEI 2/month/direct debit mandate
Extra fee for inter-bank Direct Debit payments, in addition to the standard fee for inter-bank payments	min. LEI 0.5 – LEI 1/transaction
Refusal fee for inter-bank Direct Debit transaction, due to the client	min. LEI 0,5 – max. LEI 1/transaction
Manual processing of scheduled payment orders (additional transfer fee for contractual regular payments)	LEI 5 LEI/payment
Garnishment management fees:	
garnishment set-up fee	LEI 15/garnishment
garnishment pay off fee	LEI 31/paper payment order for amounts over LEI 31
garnishment pay off fee	LEI 10/paper payment order for amounts lower or equal to LEI 31
garnishment suspension/release fee	LEI 15/garnishment
Repair charges for collections on former card accounts	LEI 5/ modified collection
Incoming conditional payment orders	
approval	0.1%, min LEI 200
verification (if applicable)	0.1%, min LEI 120
Outgoing conditional payment orders	negotiable
Exclusive Phone Banking BT	
either annual subscription	LEI 120
or annual subscription with monthly payments	LEI 15/month
Receiving payments through the online platform	LEI 0
AVAILABLE SERVICES	
Depositing and safekeeping of treasurable objects and other valuables	
standard	1% of the declared value for the safekeeping period, not less than LEI 5 + VAT
where such valuables represent collateral for loans and are insured	LEI 0
Telex/fax submissions to clients (other than account statements via Fax Teller automatic system) - bank charges	LEI 5 + VAT
Issue of account statement	
at the bank's initiative (at BT counter)	LEI 0
at the client's request	LEU 1
Issue of account statement duplicates	LEI 3/duplicate
Client-requested verification of certain operations	LEI 0
Safe box rental fee	Negotiable fee/month + VAT + monthly insurance premium
NOTE:	
For safe boxes whose value is declared, the monthly insurance premium is 0.04% of the declared value, min. EUR 2, added to the fee.	
For safe boxes whose value is not declared, the monthly insurance premium is EUR 5 and it adds up to the fee.	
An additional security deposit of LEI 30 is paid together with the fee, to cover any possible key loss.	
Communication of Banca Transilvania interest rates for term deposits	LEI 0

DOMESTIC CURRENCY OPERATIONS (LEI)

Fees for services related to the Payment Incidents Register (CIP) response to applications for CNP inquiries in the national CIP file	LEI 5 + VAT
Fee for cancellation of CIP interdictions under a final court order	LEI 4.5 + VAT
Information on previous foreign exchange rates (release of copies of foreign exchange rates applicable on a certain date)	LEI 0
Fee for inquiries in the Central Credit Register (CRB) – applicable to CRB inquiries for non-BT clients	LEI 2.5 / inquiry + VAT
Fee for letters issued at the client's request (other than for re-financing): official confirmation of account numbers, confirmations for audit companies, and confirmations of persons authorised to operate a bank account.	LEI 5 + VAT
Fees for issue of debit instruments	
cheque	LEI 0.3/sheet + VAT
promissory note	LEI 0.3/sheet + VAT
bill of exchange, with fields 5 to 8 of the holder's IBAN pre-filled with "BTRL"	LEI 0.5/sheet, w/o VAT
<i>NOTE: Pre-filling of such fields warrants that remittance and collections will take place at BT.</i>	
Escrow deposit opening fee for individuals	LEI 0
bill of exchange, without fields 5 to 8 of the holder's IBAN pre-filled with "BTRL"	LEI 0.68/sheet, w/o VAT
Fees for attaching testamentary dispositions over cash, assets or securities in clients' accounts	
attachment fee	LEI 130 + VAT
amendment fee	LEI 80 + VAT
cancellation fee	LEI 80 + VAT
Fees for translation services	
simple translation from French/ English/ Italian/ Spanish into Romanian or from Romanian into French/ English/ Italian/ Spanish	LEI 35/page+ VAT
specialized translation from French/ English/ Italian/ Spanish into Romanian or from Romanian into French/ English/ Italian/ Spanish	LEI 45/page+ VAT
Simple translation from Romanian into German/Hungarian or from German/Hungarian into Romanian	LEI 45/page + VAT
Specialized translation from Romanian into German/Hungarian or from German/Hungarian into Romanian.	LEI 65/page + VAT
translation from Romanian into other languages than listed above / from other languages than listed above into Romanian	fee determined on a case-by-case basis by the legal translator + VAT

OPERATIONS WITH GOVERNMENT SECURITIES

Relationship initiation fee	LEI 0
Primary market operations - offering brokerage fee	
LEI 100,000.01 – LEI 500,000	0.15%
LEI 500,000.01 - LEI 1,000,000	0.10%
above LEI 1,000,000	0.05%
Secondary market operations	LEI 0
Pledge registration fee	LEI 150
Securities transfer fee (only for BT outgoing securities)	LEI 100/series
Securities current account fee	LEI 120 per year, paid monthly / > 0 balance account

NOTE: The above fees are in addition to those charged by SAFIR.

OTHER OPERATIONS

Issue / Confirmation of previously operated payment orders	LEI 0
Endorsement of cash-secured promissory note	LEI 20

CLARIFICATIONS:

Individuals whose salaries are to be transferred to the account under a payroll agreement entered into by Banca Transilvania S.A. and their employers are exempt from the account opening fee.

In case of salary transfer to the account based on such agreement, no fee for salary collection in the employee's current account is charged.

FOREIGN CURRENCY OPERATIONS (FCY, NON-LEI)

CASH OPERATIONS

Cash deposits in the account of individuals, performed at the counters by third parties	LEI 10/ deposit
Cash deposits in the account of individuals, performed at the counters by the account holders/mandated persons/delegates	franco
Cash deposits in the account of individuals, performed with the BT card, via the existing terminals in the BT units (BT Express, BT Express Plus)	franco
Coins deposit	negotiable
Cash withdrawals	
EUR 0–100,000	0.50%, min. EUR 3
EUR 100,000–500,000	1%
>EUR 500,000	1.5%
Withdrawal of loan disbursements	franco
Penalty fee for missed cash withdrawal appointments for reasons not attributable to the bank (applicable only to amounts above EUR 50,000 or USD 50,000)	0.25% from requested amount

NOTES:

For operations in a currency other than the account currency, at the client's request, BT can make conversions using its applicable rates.

Debits resulting from current account operations are subject to 10%/year penalty applied to the amount recorded as unauthorised overdraft.

CHEQUE OPERATIONS

Issue of bank cheques	0.50% min. EUR 10
Fees for the registration, takeover and remittance of FCY bank cheques and travelers' cheques:	
cheque amount < EUR 5,000	1.50%, min. EUR 40/cheque
cheque amount ≥ EUR 5,000	1.50%, max. EUR 300/cheque
Cheques in amount ≥ EUR 5,000 are also subject to a special courier fee.	
Travelers' cheques are not paid on the spot; they are processed as bank cheques.	
For issue and remittance of FCY cheques, fees are charged in the cheque currency.	
Cancelled cheques (upon presentation of the original cheques issued by BT) or returned not remunerated (of cheques remitted for collection)	EUR 10/cheque
Stop payment fee	Swift message fee.

NOTE:

All the operations above are also subject to the charges of the corresponding banks.

PAYMENT ORDER OPERATIONS

Issue of payment orders: in installments, depending on the amount of operations, as follows:

Receiving payment orders	
From other banks for BT customers	0
From other banks from and or instructed by customers of other Romanian or foreign banks	depending on amount, see below inter-bank fees
Changes/ annullments	EUR 30
Intra-bank payments at BT counter	EUR 2
Intra-bank payments via electronic channels (Internet & Mobile Banking)	0
Inter-bank payments:	
Non-SEPA at BT counter	0.2% min EUR 20, max EUR 800 (SWIFT/ TRANSFOND fee included)
SEPA at BT counter	0.1% min EUR 15, max EUR 600 (SWIFT/ TRANSFOND fee included)
Non-SEPA via electronic channels (Internet & Mobile Banking)	0.1% min EUR 15, max EUR 600 (SWIFT/ TRANSFOND fee included)
SEPA via electronic channels (Internet & Mobile Banking)	0.07% min EUR 10, max EUR 100

NOTE: The charges for international EUR intra-bank transfers, BT Romania – BT Italy, depend on amounts transferred as follows:

At the BT counter:	
1 – 10,000 EUR	3 EUR
10,000 – 50,000 EUR	8 EUR
> 50,000 EUR	0.10%, max. 150 EUR
Via electronic channels (Internet & Mobile Banking)	
1 – 10,000 EUR	2 EUR
10,000 – 50,000 EUR	6 EUR
> 50,000 EUR	0.07%, max. 100 EUR

FOREIGN CURRENCY OPERATIONS (FCY, NON-LEI)

Fee for emergency processing and communication of FCY payments	
EUR 1 – 150,000	EUR 25/payment
over EUR 150.000	EUR 75/payment
<i>NOTE: the fee is charged together with the other fees for the operation. The charged operation is made with value date T or with value date T+1 and the final swift message is sent to the branch on the day on the operation.</i>	
Multiple FCY transfers between BT clients – transfers whose end beneficiaries are private individuals and that have been brokered by a BT client (fund receipt from abroad and redistribution to BT individual clients)	EUR 10/transfer
Incoming conditional payment orders	
approval	0.1%, min. EUR 50
verification (where appropriate)	0.1%, min. EUR 30
Outgoing conditional payment orders	
	negotiable
Repair charges for FCY collections with incorrect details	EUR 5/corrected transaction
Back-value-date FCY collection fee, charged to the payer's bank	EUR 30 per amendment, plus risk margin and EONIA interest
FCY collections/payments investigation fee	EUR 20
Approval fee of secured promissory notes and bills of exchange	0.15% /quarter or fraction of quarter, min. USD 50
FCY PAYMENT OPERATIONS	
Buy/sale of foreign currency against domestic currency	0
Delays in the settlement of FCY transactions	
LEI	overdraft interest
FCY	LIBOR interest + 3 percentage points
Forward operations	
collateral deposit bonus rate	overnight interest
OTHERS	
Express shipping fee: DHL, other systems	applicable shipping fee + VAT
Postal money order fee, remittance of cheques and other instruments	applicable postage rate
Fee for transactions/ account balance confirmations, requested by other banks	Charged based on reciprocity (equal to the fee charged by each bank + VAT)
Fee for worn-out FCY banknote replacement (EUR or USD)	10% for deposit of FCY banknotes with B wear level, when the percentage of the worn-out banknotes exceeds 5% of the total amount
<i>NOTE: worn-out banknotes are replaced only for BT clients in case of account operations</i>	
Credit Bureau (BC) inquiry fee – applicable to BC inquiries for non-BT clients	EUR 1.1/inquiry + VAT
Delivery of account statement or balance by swift message	monthly subscription EUR 25 / account statement or balance, for each currency
Escrow deposit opening fee for individuals:	0
Direct Debit payments:	
intra-bank Direct Debit	0
intra-bank Direct Debit service with SMS Direct Debit option	LEI 2 (equivalent in the account currency)/ month/direct debit authorisation

CLARIFICATIONS:

All fees are expressed in EUR, but can be charged in LEI or other convertible currency equivalent, at the client's request, at the NBR (National Bank of Romania) exchange rate valid on the date of collection. FCY fees that are charged in "LEI equivalent" are collected at the reference exchange rate established by NBR, valid on the date of collection. The fees retained by the corresponding banks are charged from the clients who ordered the FCY operations.

¹ (a) The fees for payment order operations mentioned in this section do not include the fees charged by intermediary banks.

- For DSP* payments made at the bank 's counters, the amount of such fees shall be calculated and communicated to the client in BT branches and agencies, prior to any transaction.
- For DSP* payments made via BT24 internet banking service, the amount of such fees is available for consultation in the application.
- For non-DSP* payments, the fees of the intermediary banks are communicated to the clients and charged after the payment, as follows:
 - "OUR" payments, to the BT payer
 - "BEN" payments, to the payee
 - With "SHA" payments, the payer bears the fee of BT's correspondent bank and the remaining fees fall under the payee's responsibility.
- For FCY payments that require any corrections (e.g. mismatch between the name and the account beneficiary or between the beneficiary account and incoming currency) the beneficiary bank may retain an additional fee (repair charges); in this case, the fees charged by the beneficiary bank / amended FCY payment are communicated to the clients and retained after the payment, as they are received from the beneficiary bank.

*DSP - Payment Services Directive:

- DSP payments - include payments to DSP countries in DSP currencies
- DSP countries: Austria, Belgium, Bulgaria, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Great Britain, Norway, the Netherlands, Poland, Portugal, the Czech Republic, Romania, Slovakia, Slovenia, Spain, Sweden, Hungary, Croatia. DSP currencies used in Banca Transilvania: EUR, Danish Krone (DKK), Swiss Franc (CHF), Sterling pound (GBP), Norwegian Krone (NOK), Polish Zloty (PLN), Czech Koruna (CZK), Romanian leu (RON), Swedish Krona (SEK), Hungarian Forint (HUF).

*SEPA – Single Euro Payments Area SEPA countries:

European Union Member States:

- Euro Area countries: Austria, Belgium, Cyprus, Croatia, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxemburg, Malta, the Netherlands, Portugal, Spain and Slovenia.
- Non-Euro Area countries: Bulgaria, the Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Romania, Slovakia, Sweden and Great Britain.
- European Economic Area – EEA Member States: Iceland, Liechtenstein, Norway;
- Switzerland and Monaco.

SEPA also covers the following territories, considered part of the European Union (Art. 299 the Treaty of Rome): Martinique, Guadeloupe, French Guiana, Reunion, Gibraltar, Azores, Madeira, Canary Islands, Ceuta and Melilla and Aland Islands.

No correspondent bank fee is charged for SEPA payments.

b) For collections whose payers have chosen the "SHA" or "BEN" option, the fees of intermediary banks are communicated to clients and retained at the time of collection.

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