

**BANCA
TRANSILVANIA®**



FEES

For Individuals

March 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 |
| Fee for online credits to the account (using dedicated platform) | 1.5% of credited amount, min. LEU 1 – charged to the payer |
| 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 | |
| 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 | |
| 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 | |
| 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) | |

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 | overnight interest |
| collateral deposit bonus rate | |
| 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.

ⁱ (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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