



FEES for you

April 2016

For you

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

FEES

for you

April 2016

BANCA  TRANSILVANIA®

RON OPERATIONS

CASH OPERATIONS	RON
Cash deposits on account	franco
Cash deposit in coins for amounts exceeding 100 coins/deposit	2% of the deposited amount
<i>NOTE: Cash deposits in coins for the payment of the loan installments or for invoice payments - no matter if the cash deposit is made by the beneficiary or by another person - franco</i>	
Cash withdrawals	0.40%, min RON 3.5
Withdrawal of loan disbursements	franco
Penalty fee for unperformed scheduled cash withdrawals for reasons beyond the bank's control (applicable only for amounts higher than RON 200,000)	0.25% of the requested amount
<i>NOTE: The debits related to current account operations are subject to penalty interest applied to the amount registered as unauthorized overdraft, as follows:</i>	
accounts without credit line for debit balances \geq RON 50	15%/ year
accounts without credit line for debit balances $<$ RON 50	0%/ year
accounts with credit line	15%/ year
ACCOUNT OPERATIONS	
Main account opening	
Resident individuals	RON 0
Non-resident individuals	RON 10
individuals - by mail	EUR 10
automatic account opening for individuals that receive amounts in a currency other than the account currency	EUR 10 (the account opened this way shall be in the received currency)
Annual account management fee only for individuals who are domiciled in countries that do not apply the FAT recommendations properly; Iranian entities according to the definition in the ONPCSB Order No. 95/2011 (individuals whose real beneficiary is domiciled in Iran)	EUR 50/ year or equivalent
<i>NOTE: The fee is charged after two months as of the receipt of the notification by the client.</i>	
Inter-bank payments: in tranches, depending on the amounts, as follows:	
RON 0 – 2.69	RON 0
RON 2.70 – 50	RON 2.7
RON 50.01 – 1,000	RON 4.2
RON 1,000.01 - 49,999.99	RON 6
\geq RON 50,000	RON 18
NOTES:	
1. Exemptions from inter-bank payment and collection fees: Transactions performed via loan collateral deposit accounts; Transactions performed via special accounts for the settlement with the stock exchange. Transactions performed via escrow current account.	
2. Exemptions from inter-bank payment fees: Payments of certified debit instruments; Payments made via escrow deposit accounts; Payments from free-of-charge current accounts related to loan disbursements.	
3. Exemptions from inter-bank collection fees: Collections in the following account categories: internal accounts for collections from discounted debit instruments, attachment management accounts; Collections in the collateral deposit categories for performance bonds and management guarantees; Collections in the following card account categories: Star Forte, Star Gold, Star Platinum, Visa Centrofarm BT, BT Flying Blue Classic, BT Flying Blue Premium.	
Intra-bank payments: in tranches, depending on the amounts, as follows:	

RON OPERATIONS

RON 0 – 1.49	RON 0
RON 1.50 – 50	RON 1.5
RON 50.01 – 1,000	RON 3
RON 1,000.01 - 49,999.99	RON 4
≥ RON 50,000	RON 8
NOTES:	
1. Exemptions from inter-bank payment and collection fees: <i>Transactions performed via loan collateral deposit accounts;</i> <i>Transactions performed via special accounts for the settlement with the stock exchange.</i> <i>Transactions performed via escrow current accounts.</i>	
2. Exemptions from inter-bank payment fees: <i>Payments from free-of-charge current accounts related to loan disbursements;</i> <i>Payments made via escrow deposit accounts;</i> <i>Intra-bank payments into the pool accounts for the funds managed by BT Asset Management;</i> <i>Payments of certified debit instruments.</i>	
3. Exemptions from inter-bank collection fees: <i>Collections in the following account categories: attachment management accounts, kid account, different debit account, loan repayment account; Collections in the collateral deposit categories for performance bonds and management guarantees;</i> <i>Collections in the following card account categories: Star Forte, Star Gold, Star Platinum, Visa Centrofarm BT, BT Flying Blue Classic, BT Flying Blue Premium.</i>	
Operations regarding debit instruments (cheque, promissory note, bill of exchange):	
Cheque remittance for collection	franco
Cheque certification	RON 25
NOTE:	
<p>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:</p> <ul style="list-style-type: none"> - 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 as emergency, NBR fee for processing via the ReGIS system; 	
Payments via the direct debit system:	
in the intra-bank direct debit system	RON 0
the intra-bank Direct Debit service with the SMS Direct Direct option	RON 2/month/direct debit mandate
Additional fee for payments via inter-bank Direct Debit, applied to the standard fee for inter-bank payments	RON 1/transaction
Fee for refusal of an inter-bank Direct Debit instruction caused by the client	min. RON 0.5 – max RON 1/transaction
Manual processing of scheduled payment orders (Additional transfer fee for payments regulated based on an agreement)	RON 5/payment
Attachment management fees:	
attachment establishment fee	RON 15/attachment
attachment establishment fee	RON 31/paper payment order for payments higher than RON 31
attachment cancellation fee	RON 10/paper payment order for payments

RON OPERATIONS

	lower than or equal to RON 31
Modification fee for collections on the former card accounts (<u>repair charges</u>)	RON 5 / modified collection
Additional fee for non-electronically settled cheque/promissory note	RON 2.2 / instrument
<i>NOTE: collections of discounted and non-electronically collected instruments are franco.</i>	Received conditional payment orders
authorization	0.1%, min RON 200
verification (if applicable)	0.1%, min RON 120
Issued conditional payment orders	negotiable
Exclusive Phone Banking BT	
either annual subscription	RON 120
or annual subscription with monthly payment	RON 15 / month
STAR Student package	
Fee for account loading via the online platform	1.5% of the deposited amount, min. RON 1 – paid by the payer
Fee for collections via the online platform	franco
PROVIDED SERVICES	
Depositing and keeping treasurable objects and other treasurable valuables in the treasury	
standard	% of the declared amount during the safekeeping period, but not less than RON 5 + VAT
if the valuable goods in the treasury represent collateral for loans and are insured	franco
Telex/Fax for clients (other than the account statement sent via the automatic Fax Teller system) - Banking fees	RON 5 + VAT
Account statement issue	
at the bank's initiative (at BT counters)	franco
at the client's request	RON 1
Account statement duplicate issue	RON 3 / duplicate
Verification, at the client's request of certain operations	franco
Charge for safe deposit box renting	Negotiable charge / month + VAT + the first month of insurance
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. An additional guarantee of RON 30 is paid together with the tariff, for a possible key loss	
Deposit interest rates of Banca Transilvania for term deposits	franco
Fees for services related to the Payment Incident Register	RON 5 + VAT
Fee for the cancellation of the PIR interdictions pursuant to a final court resolution	RON 4.5 + VAT
Information regarding the exchange rates applicable in the previous	franco

RON OPERATIONS

period franco (issue of copies of the exchange rates applicable at a certain date)	
Central Credit Register (CRB) - applicable CRB inquiries for non-BT clients	RON 2.5 / inquiry + VAT
Letter issue fee at the client's request (other than those for refinancing): official confirmation of account numbers, confirmations for audit companies, confirmations of persons authorized over the bank accounts	RON 5 + VAT
Debit Instrument issue fee	
cheque issue	RON 0.3/sheet + VAT
promissory note issue	RON 0.3/sheet + VAT
issue of bill of exchange with pre-filled fields 5-8 in the holder's IBAN with "BTRL"	RON 0.5/sheet, VAT excluded
NOTE: The pre-filing of these fields guarantees that the remittance and collection will take place with BT.	
Escrow deposit opening fee for individuals	franco
issue of bill of exchange without pre-filled fields 5-8 in the holder's IBAN with "BTRL"	RON 0.68/sheet, VAT excluded
The fees related to the application of the testamentary disposition over the amounts, assets or securities on the clients' accounts	
testamentary disposition establishment fee	
testamentary disposition amendment fee	
testamentary disposition cancellation fee	
Fees for translation services	
translation from French/English/Italian/Spanish into Romanian or from Romanian into French/English/Italian/Spanish	RON 20/page + VAT
translation from Romanian into German / Hungarian	RON 35/page + VAT
translation from German / Hungarian into Romanian	RON 30/page + VAT
translation from Romanian into other languages besides the previously mentioned ones / from other languages than the previously mentioned ones into Romanian	tariff established on a case-by-case basis, communicated by the certified translator + VAT
OPERATIONS WITH GOVERNMENT SECURITIES	
Relationship initiation fee	RON 75
Operations on the primary market - offer intermediation fee	
RON 100,000.01 – 500,000	0.25%
RON 500,000.01 - 1,000,000	0.15%
above RON 1,000,000	0.10%
Operations on the secondary market	franco
Pledge registration fee	RON 500
T-Bill transfer fee (only for the ones leaving BT)	RON 150/serial no.
current T-Bill account	0.03%/ year applicable to the market value, charged on a quarterly base
<i>NOTE: The fees charged by SAFIR shall be added to the fees above.</i>	
OTHER OPERATIONS	
Issue / Confirmation of previously operated payment orders	franco

RON OPERATIONS

Aval adding to a promissory note with cash collateral	RON 20
REMARKS:	
<p>Exceptions from the account opening fees - individuals whose salaries are to be transferred to the account based on an agreement concluded between Banca Transilvania S.A. and the company they are working for.</p> <p>For salary payments based on agreements concluded between the employer and BT, one shall not charge any fee for the salary received on the employee's current account.</p>	
CASH OPERATIONS	
Cash deposits on account	franco
Cash deposit in coins	franco
Cash withdrawals from the account ordered by the account holders	0.50% min. EUR 1
Withdrawal of loan disbursements	
Penalty fee for unperformed scheduled cash withdrawals for reasons beyond the bank's control (applicable only for amounts higher than EUR 50,000 or USD 50,000)	0.25% of the requested amount
NOTE:	
<p>For operations in a currency other than the account currency, exchanges are possible upon the client's request, using the exchange rates established by BT.</p> <p>The debits related to current account operations are subject to penalty interest of 10% / year, applied to the amount registered as unauthorized overdraft.</p>	
OPERATIONS WITH CHEQUES	
Bank cheque issue	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 10 / cheque
cheque amount ≥ EUR 5,000	1.50% max. EUR 300 / cheque
<p>For cheques in amount of ≥ 5.000, a special courier fee is also charged;</p> <p>Travelers' cheques are not paid on the spot; they are processed as bank cheques.</p> <p>For issued and remitted FCY cheques the fees are charged in the currency of the cheque.</p>	
Cancelled cheques (upon the presentation of the original cheques issued by BT) or returned not remunerated (of the cheques remitted for collection)	EUR 10 / cheque
Stop payment fee	Swift message fee.
NOTE:	
Correspondent bank fees are also charged for the previously mentioned operations.	
PAYMENT ORDER OPERATIONS	
Payment order issue: in tranches, depending on the amounts, as follows:	
EUR 1- 5,000	EUR 15 Swift fee included
EUR 5,001 - 30,000	0.20% min. EUR 20 Swift fee included
>EUR 30,000	0.10% max. EUR 800 Swift fee included
Payment order receipt	

RON OPERATIONS

from other banks in favor of BT clients	franco
from other banks as ordered by and/or in favor of the clients of other banks in the country and abroad	in tranches, according to the previous section
Amendments / cancellations	EUR 30
Payments between the clients of BT branches	franco
NOTE: Intra-bank international transfers in EUR, BT Romania - BT Italy in tranches, depending on the operation amounts, as follows:	
EUR 1 -10,000	EUR 3
EUR 10,000 - 50,000	EUR 8
>EUR 50,000	0.10% max. 150 EUR
EUR 150 Fee for emergency processing of FCY payments and communication of the performance thereof	
EUR 1 - 150,000	EUR 25 / payment
>EUR 150,000	EUR 75 / payment
NOTE: the fee is charged together with the operation fees. 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 which the operation is executed.	
Multiple FCY transfers between BT clients - transfers the final beneficiaries of which are individuals and which have been intermediated by a BT client (receipt of funds from abroad and redistribution to BT clients - individuals)	EUR 10/transfer
Received conditional payment orders	
authorization	0.1% min. EUR 50
verification (if necessary)	0.1% min. EUR 30
Issued conditional payment orders	negotiable
Modification fee for FCY collections with incorrect details (repair charges)	EUR 5 / modified FCY collection
FCY collection fee with back-value-date, retained by the bank of the paying client	EUR 30 / amendment, plus the risk margin and EONIA interest
FCY collection/payment investigation fee	EUR 20
Fee for Aval adding to promissory note and bills of exchange with collateral deposit	0.15% / quarter or quarter fraction, minimum USD 50
FCY PAYMENT OPERATIONS	
FCY buy/sell operations against the national currency	franco
Delays in the settlement of FCY transactions	
RON	overdraft interest
FCY	LIBOR+ 3 p.p.
Forward operations	sight interest
interest payment for collateral deposit	
OTHERS	
Express shipping fee: DHL, other systems	the applicable mail tariff
Postal money order fee, remittance of cheques and other instruments	the applicable mail tariff
Mutually charged fee for confirmations of operations or account balances, requested by other banks	(fee equal to the one charged by each bank in turn + VAT)
Fee for worn-out FCY banknote replacement (EUR or USD)	10% for the deposit of

RON OPERATIONS

	FCY banknotes with B wear level, when the share of the worn-out banknote exceeds 5% of the total amount
<i>NOTE: the worn-out banknote is replaced only for BT clients in case of account operations</i>	
Credit Bureau (BC) inquiry fee - applicable to inquiries of BC for non-BT clients	EUR 1.1/ inquiry + VAT
Daily delivery of the account statement or of the balance of an account by swift message	monthly subscription fee EUR 25/statement or balance for each currency
Escrow deposit opening fee for individuals	franco
payments within the intra-bank direct debit system	RON 0
the intra-bank Direct Debit service with the SMS Direct option	RON 2 (eq. in the account currency) month/direct debit mandate debit
<p>REMARKS:</p> <p>All fees are established in EUR, but they can be charged in RON equivalent or other convertible currencies, pursuant to the client's request, at the exchange rate of NBR on the day they are collected. The FCY fees that are charged in "RON equivalent" are collected at the reference exchange rate established by NBR, valid on the day they are collected.</p> <p>The fees retained by the correspondent banks are charged from the clients that have ordered FCY operations.</p>	

RON OPERATIONS

i (a) Fees for the payment order operation mentioned under this section do not include the fees charged by the intermediary banks.

- For payments under DSP made at the bank counters, the amount of such fees shall be calculated and communicated to the client in BT's branches and agencies, before any transaction.*

- For payments under DSP made via the BT24 internet banking service, the amount of such fees is made available to the client in the used application.*

- For non-DSP payments, the fees of the intermediary banks are communicated to the clients and are retained after the payment, being borne as follows:*

- For "OUR" payments by the BT payer

- For "BEN" payments by the payment beneficiary

- For "SHA" payments, the payer bears the fee of BT's correspondent bank and the remaining fees fall under the beneficiary's responsibility.

- For FCY payments that require amendments (e.g. mismatch between the name and the account beneficiary or between the beneficiary account and currency sent) the beneficiary bank may retain an additional fee (repair charges); in this case, the fees charged by the beneficiary bank / amended FCY payment is communicated to the clients and is retained after the payment, as they are received from the beneficiary bank.

**DSP - Payment Services Directive:*

- DSP payments - include payments to DSP countries in the DSP currencies

- DSP countries: Austria, Belgium, Bulgaria, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Island, 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).

(b) For collections, the payers of which have chosen the "SHA" or "BEN" option, the fees of the intermediary banks are communicated to the clients and are retained simultaneously with the collection