

Terms and Conditions for Conventional Deposits Opened by Individuals with Banca Transilvania through the BT Pay Application

Bank's Obligations

Article 1 The bank undertakes to keep the interest rate fixed throughout the period for which the deposit has been opened;

Article 2 The Bank undertakes to pay the gross interest upon the maturity of the deposit to the current account, or to pay the gross interest in advance, annually, in equal tranches - on the anniversary of the deposit, for deposits with a tenor of 24 months or 3 years, respectively;

Article 3 The Bank undertakes to collect the interest tax upon the payment of the due interest, in accordance with the legal provisions in force;

Article 4 In the case of a deposit without extension and without capitalization, the bank shall transfer the amount of the deposit and the related interest to the client's current account upon the maturity;

In the case of a deposit with extension and capitalization, the bank shall extend the maturity of the deposit for a further period equal to the initial period and the applied interest rate shall be the one used by the bank for this type of deposit on the day of extension;

Article 5 The Bank shall not charge any fees for the transfers between the client's deposit account and current accounts.

Obligations of the Accountholder Client

Article 6 The Client undertakes to keep the deposit until maturity or, in case of extensions, until the new maturity;

Article 7 If the client requests the termination of the deposit before its maturity, the interest paid for the deposit shall be the spot interest rate. The spot interest rate paid by the bank at the deposit opening date is 0%.

Final Provisions

Article 8 If the maturity date is a non-banking day, the deposit interest is paid on the next working day;

Article 9 Orders for the establishment and liquidation of deposits initiated outside processing hours will be received and processed by the bank on the next business day, with the client being informed of this aspect in the BT Pay application.

Article 10 Operations carried out after the transfer to the current account using amounts from bank deposits shall be charged according to BT's [List of Fees and Commissions](#) in force;

Article 11 The opened deposits are [guaranteed](#) by the Bank Deposit Guarantee Fund (FGDB), with in a guarantee limit of EUR 100,000 per depositor, RON equivalent, in accordance with the provisions of Law No. 311/2015;

Article 12 This document is supplemented by the provisions of the [General Terms and Conditions](#) and together have the value of a contract, regulating the legal relationships between the client and the bank.