

**BANCA  
TRANSILVANIA®**



# **FEES**

## **For Individuals**

*April 2022*

BANCA TRANSILVANIA  
Cluj-Napoca, 30-36 Calea Dorobanților, Cluj county  
Share Capital 3.026.003.679 Lei  
VAT No. RO 50 22 670  
RB-PJR-12-019/18.02.1999

**BANCA  
TRANSILVANIA®**



# **FEES**

## **For Individuals**

*April 2022*

# OPERATIONS (LEI)

CASH OPERATIONS		LEI
Cash deposits on accounts of individuals, performed at the counters by the third parties		10 RON / 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>		
Cash withdrawal at BT's counter		
from current account in lei	0 – 50.000 RON	0,5%, min. 5 RON
	50.000,01 – 499.999,99 RON	1%
	≥ 500.000 RON	1,5%
from allowance account ("CRFP" account)		0 RON
for loan disbursements		0 RON

## NOTES:

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

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

2. For the debits registered in the credit card account, an interest is applied for entering the debit balance, at the amount registered as an unauthorized overdraft, as follows:

2.1. card accounts without credit line	15%/year
2.2. card accounts with credit line	24%/year – 30%/year, equal to the interest applied to the credit line available in the card account, at the moment the situation of entry into the debit balance is registered

3. For cash withdrawals, the following will be observed:

Currency	Lei	Appointment
Amount	≤ 40.000	–
	40.001 – 200.000	with a minimum of 24 hours in advance
	200.001 – 500.000	with a minimum of 48 hours in advance
	> 500.000	with a minimum of 48 hours in advance

## ACCOUNTS OPERATIONS

Opening the basic account	
resident individuals	0 RON
non-resident individuals	10 RON
individuals – by mail	10 EUR
Interbank payments at the counter with payment order, BNR/TRANSFOND commission included	
In installments, depending on the value of the operation:	
from 0 to 50.000 RON (including)	9 RON
amounts > 50.000 RON	20 RON
Interbank payments at the counter with payment order, urgent or external payment in Lei	15 RON (includes BNR commission)
Interbank payments through debit instruments (cheque/ promissory note)	
< 1.000 RON	5 RON
1.000 – 49.999,99 RON	7,5 RON
≥ 50.000 RON	10 RON

# OPERATIONS (LEI)

Interbank payments via electronic channels (Internet/mobile banking / BTPay*), BNR/ TRANSFOND commission included	
< 1.000 RON	2,5 RON
1.000 – 49.999,99 RON	5 RON
≥ 50.000 RON	10 RON
Interbank payments through electronic channels (Internet/mobile banking): urgent or external payment in lei, BNR commission included	10 RON
Interbank collections with payment order/instant collections	5 RON
Interbank receipts through debit instruments (cheque/promissory note), TRANSFOND commission included	
< 50.000 RON	6,88 RON
≥ 50.000 RON	8,88 RON

## NOTES:

### 1. The following are exempted from commissions for interbank payments and collections:

*Transactions carried out through credit guarantee collateral deposit account classes;  
Transactions carried out through special settlement accounts with the stock exchange.  
Transactions made through escrow current account.*

### 2. The following are exempted from commissions for interbank payments:

*Certified debit instrument payments;  
Payments made from escrow deposit accounts;  
Payments from non-commissioned current accounts related to credit withdrawals.*

### 3. The following are exempt from commissions for interbank collections:

*Collections made in the following classes of accounts: internal accounts for collections from discounted debit instruments, seizure record accounts;  
Collections made in the performance guarantee and managed guarantee collateral deposit classes;  
Collections made in PF credit card account classes.*

Intrabank receipts with payment order	free of charge
Intrabank receipts by debit instruments (cheque/ promissory note)	3,5 RON
Intrabank payments	
by payment order at the counter	5 RON
by debit instruments (cheque/ promissory note)	3,5 RON
through electronic channels (Internet/mobile banking/BTPay)	free of charge

## NOTES:

### 1. The following are exempted from commissions for intrabank payments and collections:

*Transactions carried out through collateral deposits accounting classes of credit guarantee;  
Transactions carried out through special settlement accounts with the stock exchange;  
Transactions made through current escrow accounts.*

### 2. The following are exempted from fees for intrabank payments:

*Payments from non-commissioning current accounts related to credit withdrawals;  
Payments made from escrow deposit accounts;  
Intrabank payments to collection accounts allocated to funds managed by BT Asset Management;  
Certified debit instrument payments.*

### 3. The following are exempt from commissions for intrabank collections:

*Collections made in the following classes of accounts: accounts for records of seizures, kid account, various debits account, account for credit liquidation;  
Collections made in the performance guarantee and managed guarantee collateral deposit classes;  
Collections made in PF credit card account classes.*

Urgent interbank payments and collections of small value processed through the high-value interbank payments and collections circuit	15 RON
Urgent interbank payments with payment orders ordered through electronic channels (including through BT Pay) made on the high-value payment circuit	10 RON

## NOTES:

### 1. The following are exempted from fees for interbank payments and proceeds:

*Transactions carried out through credit guarantee collateral deposit account classes;  
Transactions made through escrow current accounts;  
Transactions carried out through special settlement accounts with the stock exchange.*

\* For individuals, it is possible to make instant payments, both via Internet and mobile banking, as well as via BTPay. The maximum transfer limit allowed through BTPay is 4,000 RON, and through Internet and mobile banking the maximum limit of instant transfer is 49,999.00 RON. The option is valid for transfers between clients of banks that have joined the Instant Payments system.

# OPERATIONS (LEI)

## 2. The following are exempt from commissions for interbank payments:

*Payments from non-commissioned current accounts related to credit withdrawals;  
Payments made from escrow deposit accounts.*

## 3. The following are exempt from commissions for interbank proceeds:

*Collections made in the following account classes: seizure record accounts, institutionalized kid accounts, credit liquidation account, current account for distribution of amounts;  
Proceeds made in the classes of performance guarantee and managed guarantee collateral deposits;  
Proceeds made in PF credit card account classes.*

Operations regarding debit instruments (cheque, promissory note, bill of exchange):

Remittance for collection	franco
Check certification	25 RON

### NOTE:

The commissions charged by Banca Transilvania for interbank transactions include TRANSFOND, respectively BNR commissions, charged by the two entities as administrators of the SENT and ReGIS settlement systems, respectively, as follows:

- For proceeds made on the basis of debit payment instruments through compensation on electronic media, the TRANSFOND commission is 0,88 lei/proceed.
- For rejected debit payment instruments, the TRANSFOND commission is 0,55 lei/rejection.
- For payments by payment order, the commissions charged by TRANSFOND, respectively BNR, are:
  - 0,51 lei/payment for transactions between 0 - 49.999,99 lei, TRANSFOND commission for processing through the SENT system;
  - 6,00 lei/payment for transactions > 50.000 lei (inclusive) or any amount settled in an emergency regime, BNR commission for processing through the ReGIS system.

Making payments in the Direct Debit system:

in the Intrabank Direct Debit system	0 RON
intrabank Direct Debit service with SMS Direct Debit option	2 RON/ month/ direct debit mandate

Additional commission for making payments by interbank Direct Debit, applied to the standard commission for interbank payments

min. 0,5 RON - 1 RON / transaction

Commission for refusing an interbank Direct Debit instruction owed to the client

min. 0,5 RON – max. 1 RON/ transaction

Manual execution of scheduled payment orders (additional transfer fee for regular payments based on an agreement)

5 RON/payment

Commissions related to garnishment management:

seizure establishment commission	15 RON/seizure
commission payment garnishment	31 RON/OPH for payments greater than 31 RON

commission payment garnishment	10 RON/OPH for payments less than or equal to 31 RON
--------------------------------	--

commission suspension/discontinuation of the garnishment	15 RON/ seizure
--	-----------------

Change fee for payments on old card accounts (repair charges)	5 RON/ changed payment
---	------------------------

Conditional payment orders received

approval	0,1%, min. 200 RON
----------	--------------------

verification (if applicable)	0,1%, min. 120 RON
------------------------------	--------------------

Conditional payment orders issued

negotiable

Internet/Mobile banking individuals monthly subscription:

Internet banking BT24	1 RON/month
-----------------------	-------------

Mobile banking BT24	4 RON/month
---------------------	-------------

Neo BT	5 RON/month
--------	-------------

Exclusive Phone Banking BT

or annual subscription	500 RON
------------------------	---------

or annual subscription with monthly payment	50 RON/month
---	--------------

### NOTE:

the first month after signing the contract	franco
--	--------

Proceeding commission through the online platform	franco
---	--------

# OPERATIONS (LEI)

## PROVIDED SERVICES

Storage and hoarding of objects and other standard hoardable values	
standard	1% of the declared value during the stay period, but not less than 5 RON + VAT
if the values to be hoarded represent guarantees for loans and are insured	franco
Telex/fax transmissions for customers (other than the account statement sent through the automatic Fax Teller system) - bank charges	5 RON + VAT
Release of account statements	
at the bank's initiative (at BT counters)	franco
at the customer's request	1 RON
Issuance of duplicates after the account statement	3 RON / duplicate
Verification, at the request of customers, of some operations	franco
Rental rate for safe deposit box	
Small	150 RON + VAT + insurance premium 0,05% (min. 3 EUR)
Average	200 RON + VAT + insurance premium 0,05% (min. 3 EUR)
Large	250 RON + VAT + insurance premium 0,05% (min. 3 EUR)
<i>NOTE: Along with the value, a guarantee of 250 LEI is paid, to cover a possible loss of the key.</i>	
Communication of the interest charged by Banca Transilvania on deposits for a certain period	franco
Fees for services at the Central Payment Incidents	
response to the request for consulting a CNP in the national C.I.P. file	5 RON + VAT
Commission for the cancellation of C.I.P. bans based on a final court decision	4,5 RON + VAT
Information on exchange rates practiced in the previous period (issues of copies according to the list of rates valid on a certain date)	franco
Central Bank Risks (CRB) consultation fee – applicable to CRB consultations for non-BT customers	2,5 RON / consultation + VAT
Commission for issuing addresses at the client's request (other than those for refinancing); official confirmation of account numbers, confirmations for audit companies, confirmations of authorized persons on the bank account.	5 RON + VAT
Debit Instrument issuance commission	
check release	0,3 RON/sheet + VAT
issuance of promissory note	0,3 RON/sheet + VAT
bill of exchange release with fields 5–8 of the holder's IBAN pre-filled with "BTRL"	0,5 RON / sheet, exclusive of VAT
<i>NOTE: Pre-filling these fields guarantees that remittance and proceedings will be done in BT.</i>	
Escrow Deposit opening commission for individuals	franco
bill of exchange release without pre-filling fields 5-8 of the holder's IBAN with "BTRL"	0,68 RON / sheet, exclusive of VAT
Commissions related to the institution of the testamentary provision on the sums of money, values or securities on the clients' accounts	
testamentary disposition commission	130 RON + VAT
testamentary provision amendment commission	80 RON + VAT
testamentary provision revocation commission	80 RON + VAT
Fees for translation services	
simple translation from French/English/Italian/Spanish into Romanian or from Romanian into French/English/Italian/Spanish	35 RON/page + VAT
specialised translation from Romanian into French/English/Italian/panish or from French/English/Italian/Spanish into Romanian	45 RON/ page + VAT
simple translation from Romanian into German/Hungarian or from German/Hungarian into Romanian	45 RON/ page + VAT
specialised translation from Romanian into German/Hungarian or from German/Hungarian into Romanian	65 RON/ page + VAT
translation from Romanian into languages other than those mentioned above/ from languages other than those mentioned above into Romanian	exact price communicated by the authorized translator + VAT

# OPERATIONS (LEI)

## OPERATIONS WITH STATE SECURITIES

Relationship initiation fee	franco
Operations on the primary market - brokerage offer commission	
100.000,01 RON – 500.000 RON	0,15%
500.000,01 RON – 1.000.000 RON	0,10%
over 1.000.000 RON	0,05%
Operations on the secondary market	franco
Pledge registration fee	150 RON
Title transfer commission (only for those leaving BT)	100 RON / series
Securities current account commission	franco

*NOTE: The fees charged by SAFIR are added to the above fees.*

## OTHER OPERATIONS

Issuance / Confirmation of previously operated payment arrangements	franco
---	--------

## SUBSCRIPTIONS

### Subscriptions intended for individuals

Content of services included in the subscription	Salut		365	Premium	Premium+
	1.	2.			
0 lei opening a current account in lei	√	√	√	√	√
0 lei current account administration in lei	√	√	√	√	√
access to the account in lei through a debit card	Visa Classic	MasterCard OmniPass*	Visa Classic	MasterCard Gold	MasterCard Gold
0 lei debit card issuance fee	√	√	√	-	-
0 lei annual maintenance fee for the debit card	√	√	√	√	√
0 lei cash withdrawal commission from ATM BT	√	√	√	√	√
0 lei commission for balance inquiry at ATM/ POS BT	√	√	√	√	√
0 lei for intrabank payments in lei made via internet/mobile banking	√	√	√	√	√
Access to BT Pay	√	√	√	√	√
0 lei for access to NeoBT	**	**	√	√	√
0 lei for interbank collection in lei	**	**	√	√	√
MLN life/disability insurance***	-	-	√	-	√
Travel insurance	-	√	-	√	√
Access to the Business Lounges in Bucharest and Cluj-Napoca Airports	-	-	-	√	√
Priority in the Contact Center (VIP line)	-	-	-	√	√
Standard monthly price	0 RON/ month	0 RON/ month	7 RON/ month	17 RON/ month	20 RON/ month

### REMARKS:

\* The Salut 2 subscription is accessible only to people who meet the age requirement for obtaining a MasterCard OmniPass card.

\*\* In the case of the Salut Subscription (1 and 2), a cost of 0 lei will be applied for NeoBT monthly subscription (internet and mobile banking) and 0 lei commission for interbank receipts in lei only if in the month prior to the subscription, the customer had credits of the current account of at least 300 lei. Exceptions are made by new customers, for whom the check and validation of the turnover rule can be carried out starting from the second month after the start of the contract. For them, the 0-commission facility for interbank receipts will come into force 30 days after the date of entry into force of the contract.

*NOTE: Subscriptions are available to resident individuals of legal age who meet the eligibility conditions and start a business relationship with the bank.*

Endorsement of promissory note with collateral cash	20 RON
---	--------

### SPECIFICATIONS:

The following make an exception from the commission for opening the account - individuals whose salaries are to be transferred to the account, as a result of an agreement concluded between Banca Transilvania S.A. and the commercial company where they are employed.

In the case of salary payment into the account, based on the agreements concluded by the employer with BT, no fee is charged for collecting the salary in the employee's current account.



# FOREIGN CURRENCY OPERATIONS

## CASH OPERATIONS

Cash deposits in the account of individuals, made at the bank counter by third parties		10 RON/deposit
Cash deposits in the account of individuals, made at the counter of the holder/authorized/delegated bank		franco
Cash deposits in the account of individuals, made with a BT card, through the existing terminals in BT units (BT Express, BT Express Plus)		franco
Cash deposit in metallic coin		negotiable
	0–10.000 EUR (or equivalent)	0,5% of the transaction amount min 3 EUR (or equivalent)
Cash releases	10.000,01–99.999,99 EUR (or equivalent)	1% of the transaction amount
	≥ 100.000 EUR (or equivalent)	1,5% of the transaction amount
Withdrawal of the amounts drawn from the credit		0 EUR

### NOTES:

- For operations in a currency other than the account currency, at the customer's request, conversions can be made using the parities established by BT.
- Debits related to current account operations are penalized with 10% / year on the amount registered as an unauthorized overdraft.
- For cash withdrawals, the following will be observed:

Currency	Euro	USD	Appointment
	≤ 5.000	≤ 5.000	—
	5.001–50.000	5.001–50.000	at least 24 hours in advance
The amount	50.001–150.000	50.001–150.000	at least 48 hours in advance
	> 150.000	> 150.000	at least 48 hours in advance
	Other currencies		at least 48 hours in advance

## CHECK OPERATIONS

Issuance of bank checks		0,50% min. 10 EUR
Fees for registration, collection and remittance of foreign currency bank checks and traveller's cheques:		
check with value < EUR 5.000		1,50%, min. 40 EUR / check
check with a value ≥ 5.000 EUR		1,50%, max. 300 EUR / check
For checks worth ≥ 5.000, a special courier fee is also charged;		
Traveller's checks are not paid on the spot, they are processed as bank checks.		
For currency check issuance and remittance operations, commissions are charged in the currency of the check.		
Canceled checks (when presenting the original checks issued by BT) or returned dishonored (of checks handed over for cashing)		10 EUR / check
Stop payment commission		swift message commission.

### NOTE:

For all the above operations, the commissions of the correspondent banks are also added.

## OPERATIONS WITH PAYMENT ORDERS<sup>1</sup>

Payment order issuance: in installments, depending on the value of the operations, as follows:

Receiving payment orders		
from other banks in favor of BT customers		franco
from other banks on behalf of and/or in favor of clients of other banks based in the country or abroad		In installments, according to the previous point
Changes / cancellations		30 EUR
Intrabank payments at the counter		2 EUR
Intrabank payments through electronic channels (Internet/mobile banking)		0 RON

# FOREIGN CURRENCY OPERATIONS

<b>Interbank payments</b>	
in a currency other than Euro at the counter or to a beneficiary with an account at another bank outside the SEPA area	0,2% min 20 EUR, max 800 EUR (SWIFT/ TRANSFOND commission included)
interbank payment at the counter in Euro to a beneficiary with an account at a bank in the SEPA area	
In installments, depending on the value of the operation:	
from 0 to 50.000 RON in EUR equivalent (inclusive)	9 RON in EUR equivalent
amounts > 50.000 RON in EUR equivalent	20 RON in EUR equivalent
through electronic channels in a currency other than the Euro or to a beneficiary with an account at another bank outside the SEPA area (Internet/mobile banking)	0,1% min 15 EUR, max 600 EUR (SWIFT/TRANSFOND commission included)
Interbank payment through electronic channels in Euro to a beneficiary with an account at a bank in the SEPA area (Internet/mobile banking)	
In installments, depending on the value of the operation:	
from 0 to 1.000 RON in EUR equivalent	2,5 RON in EUR equivalent
from 1.000 RON inclusive, up to 50.000 RON in EUR equivalent	5 RON in EUR equivalent
amounts ≥ 50.000 lei in EUR equivalent	10 RON in EUR equivalent
Commission for emergency processing and communication of foreign currency payments	
1 – 150.000 EUR	25 EUR / payment
over 150.000 EUR	75 EUR / payment
<i>NOTE: the commission is charged together with the commissions related to the operation. The commissioned operation is carried out on the same day of the currency date or 1 day of the currency date, and the final swift message is sent to the branch on the day of the operation.</i>	
Multiple transfers in foreign currency between BT customers – transfers that have end beneficiaries individuals and which were intermediated by a BT customer (reception of funds from abroad and redistribution to BT individual customers)	10 EUR / transfer
Conditional payment orders received	
approval	0,1%, min. 50 EUR
verification (if applicable)	0,1%, min. 30 EUR
Conditional payment orders issued	negotiable
Change fee for currency receipts with incorrect details (repair charges)	EUR 5 /changed currency collection
Foreign exchange commission with back-value-data, withheld from the paying customer's bank	EUR 30 amendment, to which is added the risk margin and the EONIA interest Investigation
Commission foreign currency receipts/payments	20 EUR
Commission for endorsement of promissory notes and bills of exchange with collateral deposit	0,15% / quarter or fraction of quarter, minimum 50 USD
<b>CURRENCY PAYMENT OPERATIONS</b>	
Currency purchase / sale operations against the national currency	franco
Delays in the settlement of foreign exchange transactions	
lei	overdraft interest
currency	LIBOR interest + 3 percentage points interest at sight
Forward operations collateral deposit bonus	
<b>COMMISSIONS FOR OPERATIONS WITH FINANCIAL INSTRUMENTS ON INTERNATIONAL MARKETS (BT – CUSTODIAN AGENT)</b>	
Custody fee (EUROCLEAR/CLEARSTREAM)	0,10%/year, collected monthly
Payment fees	EUR 25 negotiable/ payment

# FOREIGN CURRENCY OPERATIONS

Amendment / cancellation fee	15 EUR/operation
Coupon collection	15 EUR/operation
CLAIM TAX	70 EUR/operation

*NOTE: All commissions include VAT.*

## EXTRAS

Express mail commission: DHL, other systems	the postal rate in force + VAT
Postal order commission, remittance of checks or other effects	the postal rate in force
Commission for confirmations of operations or account balances, requested by other banks	charged on the basis of reciprocity (commission equal to that charged by each bank separately + VAT)
Used currency exchange fee (EUR and USD)	10% for deposits of grade B used currency, when the proportion of used currency exceeds 5% of the total amount

*NOTE: exchange of used currency is only done for BT customers for account transactions*

Credit Bureau Consultation Fee (BC) – applicable to BC consultations for non-BT customers	1,1 EUR/consultation + VAT
Sending account statement or account balance via swift message monthly subscription	25 EUR / statement or balance, for each currency
Escrow Deposit opening commission for individuals	franco
Making payments in the Direct Debit system:	
payments in the Direct Debit intrabank system	0 RON
intrabank Direct Debit service with SMS Direct Debit option	2 RON (equivalent in account currency)/ month / direct debit mandate

## SPECIFICATIONS:

All commissions are set in EUR, but they can be charged in the equivalent of lei or other convertible currencies, according to the client's request, at the conversion parity of the BNR on the day of their collection. Foreign currency commissions charged in "lei equivalent" are collected at the reference rate established by the BNR, valid for the day of their collection.

The commissions withheld by the correspondent banks are charged from the customers who ordered the operations in foreign currency.

<sup>1</sup> (a) Fees for payment order operations listed in this sections do not include fees charged by intermediary banks.

- For payments under DSP\* made at the counter, the amount of these fees will be calculated and communicated to the customer in BT branches and agencies, before any transaction.
- For payments under DSP\* made through the internet banking service, the amount of these fees is available to customers in the application used.
- For non-DSP\* payments, the commissions of the intermediary banks are communicated to the clients and are withheld after making the payment and will be borne as follows:
  - In the case of payments with the "OUR" option by the BT customer ordering the payment
  - In the case of payments with the "BEN" option by the payee
  - In the case of payments with the "SHA" option, the payment orderer bears the commission of BT's correspondent bank, the rest of the commissions being borne by the beneficiary.
- For currency payments that require changes (e.g. inconsistency between name and beneficiary account, beneficiary account and the currency sent) it is possible that the beneficiary bank withholds an additional commission (repair charges); in this case, the commission requested by the beneficiary bank / modified currency payment is communicated to the customers and retained after the payment is made, as they are received from the beneficiary bank.

*\*DSP – Payment Services Directive:*

- DSP Payments - will 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, Luxembourg, Malta, Great Britain, Norway, Netherlands, Poland, Portugal, 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), leu (RON), Swedish Krona (SEK), Hungarian Forint (HUF).

*\*SEPA – Single Euro Payments Area*

*SEPA countries:*

*Member States of the European Union:*

- Euro zone states: Austria, Belgium, Cyprus, Croatia, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, Spain and Slovenia;

- Non-euro zone states: Bulgaria, Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Romania, Slovakia, Sweden and Great Britain;

- Member States of the European Economic Area (EEA): Iceland, Liechtenstein, Norway;

- Switzerland and Monaco.

*SEPA will also extend to the following territories, considered part of the European Union (Art. 299 Treaty of Rome): Martinique, Guadalupe, 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 commissions of the intermediary banks are communicated to the customers and are retained at the same time as the collection is made.*

Transfers of foreign exchange receipts and payments must comply with the legality criteria arising from the legislative and internal regulatory framework in force. Depending on the risks associated with transactions from the perspective of money laundering/terrorist financing and international sanctions, Banca Transilvania: i) does not honor any transfers with indices of countries under international sanctions/restrictions: **Cuba, Iran, Syria, Sudan, South Sudan and North Korea** and ii) requests the presentation of supporting documents for the processing of transfers to/from the countries: Democratic Republic of the Congo, Zimbabwe, Myanmar/Burma, Libya, Iraq, the Russian Federation and Ukraine (additionally, in the case of payments, it is necessary to complete the Declaration on your own responsibility for informing clients about the risk of funds being blocked)



**Head Office**

Cluj-Napoca, 30-36 Calea Dorobanților, Cluj county

[www.bancatransilvania.ro](http://www.bancatransilvania.ro)