

PAYMENT GUIDELINES

1. INTRODUCTION

1.1. This document, hereinafter referred to as the “Payment Guidelines” addresses both company and retail clients of Banca Transilvania S.A., representing:

- For retail clients: an annex to the General Terms and Conditions of BT applicable to Retail Customers;
- For company clients: an annex to the General Terms and Conditions of BT applicable to Companies;

1.2. The Payment Guidelines aims at defining the schedule and the limits applicable to the provision of the payment services via Banca Transilvania S.A., and they are meant to supplement the provisions in the General Terms and Conditions of BT applicable to Retail Customer and to Companies, respectively.

1.3. The Payment Guidelines refer to operations in RON and FCY:

1.3.1. performed via the trading channels made available to the clients by the Bank:

- (a) bank's units;
- (b) Internet banking services;
- (c) digital wallet (BT Pay);
- (d) bank's terminals; ATM (ATM BT, BT Express Plus and BT Express), POS/ Imprinter and internet transactions;

1.3.2. performed as inter-bank and inter-bank operations;

1.3.3. performed via the payment services made available to the clients by the Bank:

- (a) cash transactions: cash deposits and withdrawals;
- (b) transfers between own accounts;
- (c) collections on accounts;
- (d) normal/urgent/recurring/scheduled (future)/instant/via IBAN/ direct debit (hard-copy and electronic) payment orders;
- (e) foreign exchange operations;
- (f) debt instruments (cheques and promissory notes);
- (g) operations involving and/or using the card/alternative electronic payment instruments (payment bracelet, payment sticker, payment watch) performed at the terminals of the bank and of other payment service providers;
- (h) other types of operations: Western Union (WU) collections and payments.

1.4. Every trading channel allows for the use of specific payment services with specific limits at the level of the payment service.

2. DEFINITIONS

The **BT Pay Application** - BT Pay is a secured computer application, in the form of a digital wallet, accessible via a mobile phone with an Internet connection, where users, Banca Transilvania cardholders, can access the following payment services:

- money transfers to other BT PAY users and between own cards;
- contactless payments (NFC).

ATM: automatic teller machine in the category BT ATM, BT Express Plus and BT Express, which enables the following operations performed by the holders/users of the cards issued or accepted by the bank, depending on the type of the terminal:

Services/terminal	ATM BT	BT Express Plus	BT Express
Cash withdrawal with cards issued by the Bank or other card issuers providing payment services	YES	YES	-
Payment of utilities (invoices) with cards issued by the Bank	YES	YES	YES
Payment of utilities (invoices) in cash	-	-	*only at a limited number of terminals
Balance inquiry for cards issued by the Bank or other card issuers providing payment services	YES	YES	-
Cash loading on cards issued by the Bank, on the card account	-	YES	-
EUR/ USD deposit with cards issued by the Bank*	-	YES	-
Cash loading on BT Direct cards**	-	-	YES
Cash loading on BT Direct cards** via cards issued by the Bank	-	-	YES

* deposits in EUR/USD are recorded on the account of the card used for the loading, in the card currency (RON or EUR), and the FX operation is performed at BT's spot exchange rate at the time of the cash loading.

**The BT Direct card is issued by BT Direct, a subsidiary of the Banca Transilvania Financial Group.

Bank (provider of the payment services): BANCA TRANSILVANIA S.A., hereinafter referred to as BT or the Bank, having its registered office in Str. George Barițiu, nr. 8, cod 400027, Cluj – Napoca, Cluj county, e-mail address: contact@bancatransilvania.ro and Bank Register No. R.B. - P.J.R. - 12 - 019 - 18.02.1999. The supervisory authority for the Bank is the National Bank of Romania, having its registered office in Bucharest, Strada Lipscani nr. 25, sector 3, cod 030031, and the authority in charge of the consumers is the National Authority for Consumer Protection, having its registered office in Bucharest Bd. Aviatorilor nr.72, sector 1, and the National Agency for Tax Administration for company clients.

Beneficiary (payment beneficiary): individual or company that holds the collection (target account), account opened with the Bank or another payment service provider.

BIC (Bank Identification Number) = SWIFT code: a code that identifies the Bank, the payment services provider, in a unique manner. It is necessary (mandatory) for international

payment orders. The SWIFT/BIC of Banca Transilvania is **BTRLRO22** and it is published on the bank's webpage www.bancatransilvania.ro.

Card: electronic payment instrument in the form of a standardized, secured and customized support, which allows the card holder/user to have access to the funds available on the account to which it is linked in order to use them for the available card operations - as defined in the General Terms and Conditions for retail customers and companies, respectively.

CIF: identification code consisting of figures and letters (as applicable), assigned by the Bank to a client in order to identify the client, the client's accounts and products in the bank's own systems.

Client: individual or company, user of the payment services provided by the Bank, acting a payer (person performing or ordering the payment) and/or as beneficiary (person receiving the payment).

CVV/ CVC code: 3-digit code, printed on the signature strip on the back of the card, which, in the case of the cards issued by the Bank, can be used for card enrolment in BT Pay and transactions on the Internet, and/or transactions of the type mail order / telephone order.

Target account: The account of the payment beneficiary indicated by the payer as the account where the funds of the payment are to be credited, i.e. the account where the beneficiary will receive the (collected) received amount. If the Client collects an amount in a currency for which the Client does not hold an account at the time of the collection, the Bank is authorized to open an account in the respective currency. The opening of an account in a currency other than RON, as a result of receiving an amount in the respective currency, shall be performed automatically and shall not be charged. However, the collection of the FCY amount on this account shall be charged according to the List of applicable fees and commissions.

Source account: Payer's account, indicated by the payer as the account from which the payment is to be initiated.

Cut-off time: the deadlines established by the Bank for the receipt of the client's payment instructions in order to perform different types of operations, according to each payment channel in turn. They are communicated to the client in these Payment Guidelines, and are published and available on the Bank's webpage www.bancatransilvania.ro or in any BT unit in hard copy, upon the client's request.

Account statement: list of transactions reflecting the operations recorded on an account in a certain period of time.

IBAN (*International Bank Account Number*): unique identification code allocated by the Bank to each account, being a combination of figures and letters that guarantees its uniqueness, nationally and internationally acknowledged and accepted for the identification of the account within the payment operations.

Imprinter: mechanical device for the manual processing of offline card transactions, which may be performed only with embossed cards. By using the imprinter, the identification details of the card holder / user displayed (embossed) on the front side of the plastic card are printed on the receipt.

Intra-bank collection: collection operation in which both the payer's account (source) and the beneficiary's account (target) are opened with Banca Transilvania S.A. - Romania.

Inter-bank collection: collection operation in which the beneficiary's account (target) is opened with Banca Transilvania S.A. - Romania, but the payer's account (source) is opened with another payment services provider.

SEPA collections: FCY collections in EUR received in the Single Euro Payments Area (SEPA) that are received in .xml format and are automatically processed on the valid EUR IBANs of the BT clients, regardless of the amount or the IBAN currency, without checking the consistency between the beneficiary's IBAN and name, according to the European applicable regulations.

Currencies that fall within the scope of the payment services regulated by Law no. 209/2019 used in Banca Transilvania: 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).

NEO BT: internet and mobile banking application, as defined in the General Terms and Conditions for retail clients and companies, respectively. NEO facilitates the performance of certain banking operations via the internet. They can be accessed from the PC (#neoweb) or via a smartphone/PDA with access to Internet (#neoweb).

Payment order: the instruction transmitted to the Bank (as a payment service provider) to execute a payment operation;

Limit: transaction limit set by the Bank for the number and value of possible transactions performed with the cards issued by the Bank in a certain period of time, differentiated by types of card transactions. The bank also sets an aggregated limit for card transactions, representing the maximum number / value of all possible transactions with cards within a certain time frame. For his/her own card and for the additional cards issued on behalf of card users, the cardholder may require the setting of daily limits for cash withdrawals, POS transactions, internet transactions, but within the maximum ceilings set by the Bank.

Intra-bank payment: payment operation in which both the payer's account (source) and the beneficiary's account (target) are opened with Banca Transilvania S.A. - Romania.

Inter-bank payment: payment in which the payer's account (source) is opened with Banca Transilvania S.A. - Romania, but the beneficiary's account (target) is opened with another payment services provider.

SEPA payment: the payment that meets the following conditions cumulatively:

- it is a payment in EUR
- it is a payment ordered by a beneficiary in the SEPA area
- the beneficiary bank is a bank in one of the countries within the SEPA area and has adhered to the payment schemes

Payment of utilities (invoices): the payment of an invoice issued by a service provider that has agreed to the collection of the amount on the invoices issued to its own clients, on its account opened with the Bank.

Payer: individual or company that has initiated the payment from an own account (source account) opened with the Bank or another payment service provider

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POS: electronic terminal that allows the collection, processing, storage and transmission of information about card payments by electronic means, for the authorization and processing of card transactions.

Foreign exchange: the operation in which a client orders the buying or selling of a foreign currency for the FX conversion of a certain amount.

FCY payments must meet the lawfulness criteria resulting from the internal / international regulations and are based on real economic activities, permitted by law. Depending on the transaction-related risks in terms of money laundering / terrorist financing and international sanctions, the bank may request additional supporting documents in order to execute certain payments or may refuse certain transfers. For example, within payment packages, as well as outside them, Banca Transilvania does not execute any FCY payments with country codes under international sanctions / restrictions: Cuba, Iran, Syria, Sudan, South Sudan, North Korea

The **SEPA area** consists of:

- Member states of the European Union:
- States of the euro area: Austria, Belgium, Cyprus, Croatia, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxemburg, Malta, The Netherlands, Portugal, Spain and Slovenia;
- States of the non-euro area: Bulgaria, the Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Romania, Slovakia, Sweden and UK;
- Member states of the European Economic Area - EEA: Island, Lichtenstein, Norway;
- Switzerland and Monaco.

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

Countries under payment services regulated by Law. 209/2019: Austria, Belgium, Bulgaria, Cyprus, Croatia, 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.

Transfers between accounts (*internal transfer*): operation in which the funds available on an account are transferred to another account of the same client, both accounts being opened under the same identifier assigned by the Bank (CIF).

Banking working day - any day of the week (from Monday to Friday), except for non-banking days, on which the Bank carries out activities through its territorial units and allows for operations to be performed during the working hours of the units. The completion deadline for the payment orders is the one established in the BT Payment Guidelines, available on BT's website.

Non-banking working day - any day of the week, except for non-banking days, on which the Bank carries out activities through its territorial units. Operations initiated outside the working hours of the bank units, from Saturday until Sunday are reflected as follows:

- Funds credited/withdrawn from BT accounts immediately affect the funds available on the account (e.g. a deposit through an automated multifunctional teller machine of BT on a BT account immediately changes the funds available on such account, regardless of the operation day and time);

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- Operations shall be reflected on the account starting with the next banking working day, regardless of the channel through which they have been initiated: ATM, multifunctional ATM, internet/mobile banking or other payment channels made available to the clients by the Bank, accepted and used by them.

Non-banking day - non-working day in relation to the Bank, such as Saturdays and Sundays, legal national holidays, any other days considered non-working by correspondent banks/national and international clearing systems for operations performed via such systems, as well as the days declared by the Bank as non-working days. If the Bank wishes to declare a certain day as non-working day, the Bank shall inform the clients in due time, through appropriate messages displayed in the units and on the Bank's internet page. Operations initiated by the Bank's client during non-banking are performed according to the previous paragraph.

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3. Processing schedule for collections on accounts opened with Banca Transilvania

T = working day of the operation

T+1 = next working day

etc.

Operation type	Availability	Receipt from Transfond	Beneficiary account crediting day	Details
Collections (RON)				
- intra-bank collections	9:00 – 17:00 agencies 9:00 – 17:30 branches	-	T	The balance of the beneficiary account (target) is immediately affected, and the operation appears on the account statement of the collection day (T).
- inter-bank collections - amounts < RON 50,000 - amounts ≥ RON 50,000 - urgent collections	T	T	T	
- instant	24/7	T	Instant collection.	If the collection is received outside the business hours of the Bank's units (on day T), the balance of the target account shall be affected starting with the first next banking day (T+1), which is also the date of registration on the account statement.
Collections (FCY)				
- intra-bank collections	9:00 – 17:00 agencies 9:00 – 17:30 branches	-	T	The balance of the beneficiary account (target) is immediately affected, and the operation appears on the account statement of the collection day (T).
- inter-bank collections received via swift channel (received on T)	T until 16:30	T	T	The balance of the beneficiary account (target) is immediately affected, and the operation appears on the account statement of the collection day (T).
	T after 16:30	T	T+1	The balance of the target account shall be affected starting with the first next banking day (T+1), which is also the date of registration on the account statement.
- inter-bank collections received via SEPA channel through the EuroSENT system (received on T)	T until 18:00	T	T	The balance of the beneficiary account (target) is immediately affected, and the operation appears on the account statement of the collection day (T).
- inter-bank collections received via SEPA channel through the EUR clearing system of INTESA SANPAOLO SPA (received on T)	T until 17:00 o'clock	-	T	The balance of the beneficiary account (target) is immediately affected, and the operation appears on the account statement of the collection day (T).
	T after 17:00	-	T+1	The balance of the target account shall be affected starting with the first next banking day (T+1), which is also the date of registration on the account statement.

4. Operations via NeoBT (#neoweb and #neoapp)

4.1. Possible operations / NeoBT menu (#neoweb and #neoapp)

#neoweb & #neoapp			
Transactional	Informative	About the Bank's products / services	Customized functions
transfer between own accounts	account view	current account opening	<i>widget</i> balance and fast payments
payment of utilities (invoices)	balance view	#neoapp activation	defining favorite payment accounts
intra-bank payment (included scheduled in RON)	account statement view	SMS Alert activation	renaming accounts and cards, ordering accounts/cards, hiding/displaying accounts/cards
inter-bank payment	transaction list view	purchase/redemption of fund units	
foreign exchange	status view for transactions initiated in NeoBT	deposit opening/closing	menu language
	card view	debit card application	setting a profile picture
	export/ printout of transaction details (payments ordered from NeoBT)	modification of transaction limits for the client's cards issued by the Bank	authentication by fingerprint/face recognition / customized code/ SMS OTP
	information about financial statements	generation of one-time code for card-based cash withdrawal (at BT ATM) without physical card	password change
	loan simulator	loading of prepaid phone cards	marketing options
	foreign exchange converter	fast option for the modification of the card status	
	share IBAN	card PIN re-issue	
	link to BT Pay		

4.2. Processing schedule for operations initiated from NEO BT (#neoweb and #neoapp)

Operation type	Availability in #neoweb and #neoapp	Transaction initiation period	Details
Transfers between own accounts (RON and FCY) held by the client with the Bank	24/7	Mondays to Sundays	Instant transfer. If the transfer is initiated on banking days after 20:00 o'clock or on non-banking days, the balance of the target account shall be affected starting with the first next banking day (T+1), which is also the date of registration on the account statement.
Transfer from the client's current account to the client's credit card account	24/7	Mondays to Sundays	Instant transfer. If the transfer is initiated on banking days after 20:00 o'clock or on non-banking days, the balance of the target account shall be affected starting with the first next banking day (T+1), which is also the date of registration on the account statement. The monthly due date for the credit cards of retail clients is the 25 th (twentyfifth) day of the month. If this is a non-working day, the Borrower (cardholder) must repay the minimum monthly mandatory amount on the previous working day, at 20:00 o'clock at the latest. If the available funds are not sufficient for the transfer, the transfer is not performed (it is rejected).
Payment of utilities (invoices)	24/7	Mondays to Sundays	Instant transfer. If the transfer is initiated on banking days after 20:00 o'clock or on non-banking days, the balance of the target account shall be affected starting with the first next banking day (T+1), which is also the date of registration on the source and target account statement.
Intra-bank payment in RON	24/7	Mondays to Sundays	Instant transfer. If the transfer is initiated on banking days after 20:00 o'clock or on non-banking days, the balance of the target account shall be affected starting with the first next banking day (T+1), which is also the date of registration on the source and target account statement.
Intra-bank payment in FCY	24/7	Mondays to Sundays	Instant transfer (T). If the transfer is initiated on banking days after 20:00 o'clock or on non-banking days, the balance of the target account shall be affected starting with the first next banking day (T+1), which is also the date of registration on the source and target account statement.
Inter-bank payment in RON to a beneficiary holding an account with a payment service provider in Romania			

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- small value (< RON 50,000)	Before 13:00 o'clock	Mondays to Fridays	They will be presented in the electronic settlement system during the same working day T. The balance of the payer account is immediately affected, and the operation appears on the account statement of the current day T.
- small value (< RON 50,000) - large value (≥ RON 50,000)	After 13:00 o'clock	Mondays to Fridays Saturdays - Sundays or any non-working day	Although they are initiated on working day T, they will be presented in the electronic settlement system during the the working day T+1. The balance of the payer account is immediately affected, and the operation appears on the account statement of the next working day.
	Regardless of the time		They are presented in the electronic settlement system on the immediately following working day, T+1. The balance of the payer account is immediately affected, and the operation appears on the account statement of the next working day T+1.
	Before 15:00 o'clock	Mondays to Fridays	They will be presented in the electronic settlement system during the same working day T. The balance of the payer account is immediately affected, and the operation appears on the account statement of the current day T.
- large value (≥ RON 50,000) - urgent, regardless of the value	After 15:00 o'clock	Mondays to Fridays Saturdays - Sundays or any non-working day	Although they are initiated on working day T, they will be presented in the electronic settlement system during the the working day T+1. The balance of the payer account is immediately affected, and the operation appears on the account statement of the next working day T+1.
	Regardless of the time		They are presented in the electronic settlement system on the immediately following working day, T+1. The balance of the payer account is immediately affected, and the operation appears on the account statement of the next working day T+1.
	Before 15:00 o'clock	Mondays to Fridays	They will be presented in the electronic settlement system during the same working day T. The balance of the payer account is immediately affected, and the operation appears on the account statement of the current day T.
- urgent, regardless of the value Payment to the Romanian State Treasury	After 15:00 o'clock	Mondays to Fridays Saturdays - Sundays or any non-working day	Although they are initiated on working day T, they will be presented in the electronic settlement system during the the working day T+1. The balance of the payer account is immediately affected, and the operation appears on the account statement of the next working day T+1.
	Regardless of the time		They are presented in the electronic settlement system on the immediately following working day, T+1. The balance of the payer account is immediately affected, and the operation appears on the account statement of the next working day T+1.
- small value (< RON 50,000)	Before	Mondays to Fridays	They will be presented in the electronic settlement system during the same working day T.

			The balance of the payer account is immediately affected, and the operation appears on the account statement of the current day T.
- small value (< RON 50,000) - large value (≥ RON 50,000)	After 13:00 o'clock	Mondays to Fridays Saturdays - Sundays or any non-working day	Although they are initiated on working day T, they will be presented in the electronic settlement system during the the working day T+1. The balance of the payer account is immediately affected, and the operation appears on the account statement of the next working day T+1.
	Regardless of the time		They are presented in the electronic settlement system on the immediately following working day, T+1. The balance of the payer account is immediately affected, and the operation appears on the account statement of the next working day T+1.
	Before 15:00 o'clock	Mondays to Fridays	They will be presented in the electronic settlement system during the same working day T. The balance of the payer account is immediately affected, and the operation appears on the account statement of the current day T.
- large value (≥ RON 50,000) - urgent, regardless of the value	After 15:00 o'clock	Mondays to Fridays Saturdays - Sundays or any non-working day	Although they are initiated on working day T, they will be presented in the electronic settlement system during the the working day T+1. The balance of the payer account is immediately affected, and the operation appears on the account statement of the next working day T+1.
	Regardless of the time		They are presented in the electronic settlement system on the immediately following working day, T+1. The balance of the payer account is immediately affected, and the operation appears on the account statement of the next working day T+1.
	Before 15:00 o'clock	Mondays to Fridays	They will be presented in the electronic settlement system during the same working day T. The balance of the payer account is immediately affected, and the operation appears on the account statement of the current day T.
- urgent, regardless of the value SEPA payment (inter-bank in EUR)	After 15:00 o'clock	Mondays to Fridays Saturdays - Sundays or any non-working day	Although they are initiated on working day T, they will be presented in the electronic settlement system during the the working day T+1. The balance of the payer account is immediately affected, and the operation appears on the account statement of the next working day T+1.
	Regardless of the time		They are presented in the electronic settlement system on the immediately following working day, T+1. The balance of the payer account is immediately affected, and the operation appears on the account statement of the next working day T+1.
	Until 17:00 o'clock	Mondays to Fridays	SEPA payments signed during the working day T are sent to the beneficiary bank on the next banking day (T+1) and appear on the source account statement generated for day T.
SEPA payment (inter-bank in EUR)	-	Mondays to Fridays after 17:00 o'clock	They are sent to the beneficiary bank on the next banking day (T+1) and appear on the source account statement generated for day T+1 (the next banking day).

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Interbank payment in foreign currency (including payments in RON to foreign banks)		Saturdays - Sundays or any non-working day	
- any value, normal processing (not urgent)	Between 9:00 – 18:00	Mondays to Fridays	Payments processed on the same working day (T) are settled on the immediately following working day, whereby the value date is maximum T+3. The balance of the payer account is immediately affected, and the operation appears on the source account statement with the settlement date.
- any value, normal processing (not urgent) - urgent, regardless of the value	-	Mondays to Fridays after 18:00 o'clock Saturdays - Sundays or any non-working day	Payments processed on the same working day (T) are settled with maximum value date T+3. The balance of the payer account is immediately affected, by the end of the day, and the operation appears on the source account statement with the settlement date.
	Between 9:00 – 18:00	Mondays to Fridays	Payments processed on the same working day (T) are settled with maximum value date T+1. The balance of the payer account is immediately affected, and the operation appears on the source account statement with the settlement date.
- urgent, regardless of the value	-	Mondays to Fridays after 18:00 o'clock Saturdays - Sundays or any non-working day	Payments processed on the same working day (T) are settled on the immediately following working day, whereby the value date is maximum T+1. The balance of the payer account is immediately affected, and the operation appears on the source account statement with the settlement date.
Foreign Exchange	9:00 – 17:30	Mondays to Fridays (at preferential or negotiated rate)	FX operations are performed regardless of the exchanged amount. The operation is processed instantly and appears on the account statement of day T.
	00:00 – 9:00 17:30 – 24:00	Mondays to Fridays	FX operations are possible up to RON 50,000/day (FCY equivalent). No negotiated FX operations are possible. The balance of the source/target account is immediately affected, but the operation appears on the account statement of the next working day (T+1).
	-	Saturdays - Sundays or any non-working day	FX operations are possible up to RON 50,000/day (FCY equivalent). No negotiated FX operations are possible. The balance of the source/target account is immediately affected, but the operation appears on the account statement of the next working day (T+1). The operation is processed during the current day and is reflected on the account statements of the current day T.
Deposit opening/closing	6:50-19:00	Mondays to Fridays	Deposits are opened/closed instantly.
	00:00 – 6:50 19:00 – 24:00	Mondays to Fridays	The operations authorized by the client during this period are processed on the next working day (T+1), and they are reflected on the account statement with this date.
	-	Saturdays - Sundays or any non-working day	The operations authorized by the client during this period are processed on the next working day (T+1), and they are reflected on the account statement with this date.
	9:00 – 17:30	Mondays to Fridays	

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			The operation is processed during the current day and is reflected on the account statements of the current day T.
Opening of negotiated deposits Closing of negotiated deposits	6:50-17:30	Mondays to Fridays	Negotiated deposit opening/closing orders are immediately sent to the bank and are processed after the dealer's approval.
	00:00 – 9:00 17:30– 24:00	Mondays to Fridays	Unavailable operation.
	-	Saturdays - Sundays or any non-working day	Unavailable operation. Unavailable operation.
	-	-	
Loading of prepaid phone cards	24/7		Instant operation (T). If the operation is initiated outside the business hours of the Bank's units (on day T, after 20:00 o'clock), the balance of the account shall be affected starting with the first next banking day (T+1), which is also the date of registration on the account statement.
Salary payment (file-based – option for legal entities)	8:30-19:00	Mondays to Fridays	The operation is available on working days only. The operation is processed during the current day and is reflected on the account statements of the current day T.
Salary payment (file-based – option for legal entities)	00:00 – 8:30 19:00 – 24:00	Mondays to Fridays	Unavailable operation.
	-	Saturdays - Sundays or any non-working day	Unavailable operation.

For all the operations described in Chapter 3: if the funds available on the source account are not sufficient for the operation, the operation is not performed (it is rejected).

5. Processing schedule for payment instructions initiated via the Bank's units during the business hours

T = working day of the operation

T+1 = next working day

etc.

Operation type	Availability	Payer account debiting date	Beneficiary account crediting day	Details
Intra-bank payment (RON)	9:00 – 17:00 agencies 9:00 – 17:30 branches	T	T	Instant payment. The balance of the payer and beneficiary account are immediately affected, and the operation appears on the account statement with the date T.
Intra-bank payment (FCY)	9:00 – 17:00 agencies 9:00 – 17:30 branches	T	T	Instant payment. The balance of the payer and beneficiary account are immediately affected, and the operation appears on the account statement with the date T.
Operation type	Availability	Payer account debiting date	Day of transmission to Transfond/NBR or of crediting the beneficiary account bank	Details
Inter-bank payment (RON)				
- small value (< RON 50,000)	9:00 – 13:00 agencies and branches	T	T	The balance of the payer account (source) is immediately affected, and the operation appears on the account statement of day T.
	13:00 – 17:00 agencies 13:00 – 17:30 branches	T	T+1	The amount is accepted for processing, and the operation appears on the account statement of the payer account (source) on day T+1.
- high value (> 50,000 RON)	9:00 – 15:00 agencies and branches	T	T	The balance of the payer account (source) is immediately affected, and the operation appears on the account statement of day T.
	15:00 – 17:00 agencies 15:00 – 17:30 branches	T	T+1	The amount is accepted for processing, and the operation appears on the account statement of the payer account (source) on day T+1.
- urgent, regardless of the value	9:00 – 15:00 agencies and branches	T	T	The balance of the payer account (source) is immediately affected, and the operation appears on the account statement of day T.
	15:00 – 17:00 agencies 15:00 – 17:30 branches	T	T+1	The amount is accepted for processing, and the operation appears on the account statement of the payer account (source) on day T+1.
Payment to the Romanian State Treasury				
- small value (< RON 50,000)	9:00 – 13:00 agencies and branches	T	T	The balance of the payer account (source) is immediately affected, and the operation appears on the account statement of day T.
	13:00 – 17:00 agencies 13:00 – 17:30 branches	T	T+1	The amount is accepted for processing, but the operation appears on the account statement of the payer account (source) on the next working day T+1.

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- high value (> 50,000 RON)	9:00 – 15:00 agencies and branches	T	T	The balance of the payer account (source) is immediately affected, and the operation appears on the account statement of day T.	
	15:00 – 17:00 agencies 15:00 – 17:30 branches	T	T+1	The amount is accepted for processing, and the operation appears on the account statement of the payer account (source) on day T.	
- urgent, regardless of the value	9:00 – 15:00 agencies and branches	T	T	The balance of the payer account (source) is immediately affected, and the operation appears on the account statement of day T.	
	15:00 – 17:00 agencies 15:00 – 17:30 branches	T	T	The amount is accepted for processing, and the operation appears on the account statement of the payer account (source) starting with day T.	
Operation type	Availability	Payer account debiting date	Payment processing day at BT headquarters	Value date	Details
Inter-bank payment (FCY) to banks in Romania					
DSP foreign currencies: EUR, HUF, GBP, CHF, NOK, PLN, DKK, SEK,CZK	9:00 – 14:00 agencies and branches	T	T	T + 1	The amount is accepted for processing, but the operation appears on the account statement of the payer account (source) on the next working day T+1.
	14:00 – 17:00 agencies 14:00 – 17:30 branches	T	T + 1	T + 1	
Inter-bank payment (FCY) to banks abroad <i>Note: The assignment of the value date for urgent payments shall be communicated by the Foreign Currency Settlement Office.</i>					
- any value, normal processing (not urgent)					
EUR, USD, GBP, RON	9:00 – 14:00 agencies and branches	T	T	T + 1	The amount is accepted for processing, but the operation appears on the account statement of the payer account (source) on the next working day T+1.
	14:00 – 17:00 agencies 14:00 – 17:30 branches	T	T + 1	T + 1	
HUF, AUD, JPY, CHF, NOK, PLN, DKK, SEK,CZK, CAD	9:00 – 14:00 agencies and branches	T	T	T + 2	The amount is accepted for processing, but the operation appears on the account statement of the payer account (source) on the next working day T+2.
	14:00 – 17:00 agencies 14:00 – 17:30 branches	T	T + 1	T + 2	
- urgent, regardless of the value					
EUR, USD, GBP, RON	9:00 – 15:00 agencies and branches	T	T	T	The balance of the payer account (source) is immediately affected, and the operation appears on the account statement of day T.
	after 15:00 o'clock agencies and branches	unavailable			
HUF, AUD, JPY, CHF, NOK, PLN, DKK, SEK,CZK, CAD	9:00 – 15:00 agencies and branches	T	T	T/T+1	The balance of the payer account (source) is immediately affected, and the operation appears on the account statement starting with day T+1, at the latest.
	after 15:00 o'clock agencies and branches	unavailable			
Operation type	Availability	Order processing day	Details		
Foreign Exchange	9:00 – 17:00 agencies	T	FX operations are performed regardless of the exchanged amount.		

		9:00 – 17:30 branches		
The operation is processed instantly and appears on the account statement of day T.				
Operation type	Availability	Payer account debiting date	Value date of the beneficiary account	Details
Debt instruments received for payment	until 15:00 o'clock agencies and branches	T	T+1	For debt instruments that are settled electronically or in hard-copy via the settling circuit, for which the account is not credited by the communicated deadline, the bank shall refuse the debt instrument and shall proceed to the registration of the client with the Payment Incident Register, in accordance with NBR Regulation No. 1/2012.
Debt instruments received for remittance for collection via inter-bank circuit				
- electronically settled	until 10:30 o'clock agencies and branches - less Bucharest	-	T	They are remitted for collection on the same banking day (settlement flow 3 working days).
	10:30 – 17:00 agencies and branches - less Bucharest			They are remitted for collection on the next banking day (settlement flow 4 working days).
	10:30 – 13:30 agencies and branches in Bucharest			
- settled through the hard-copy settlement flow	until 15.30 o'clock to be remitted for collection on the next banking day (settlement flow 8 working days) / for Bucharest until 13.30 o'clock	T	T	They are remitted o the same working day.
Debt instruments	until 17 o'clock, with settlement in T+1	T	T	They are remitted o the same working day.
	until 13.30 o'clock in Bucharest, with settlement in T+1	T	T	They are remitted o the same working day.
The beneficiary must submit the DI for settlement considering the settlement flow, so that the legal presentation term is observed. Otherwise, the beneficiary accepts the transmission of the DI for collection and assumes the risk of losing the right of protest and recourse.				
Operation type	Availability	Payer account debiting date	Value date of the beneficiary account	Details
Deposit opening/closing				
Received via Internet Banking (BT 24)	Until 19.00 o'clock, Mondays to Fridays, and Saturdays until 13.30 o'clock	T	T	They are remitted o the same working day.

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	After 19.00 o'clock, Mondays to Fridays, and Saturdays after 13.30 o'clock	T+1	T+1	The amount is accepted for processing, but the operation appears on the account statement of the payer account (source) on the next working day T+1.
Received at the bank's counters	During the business hours of the unit	T	T	They are remitted o the same working day.
These timespans can be changed at the bank's sole discretion, depending on the legal amendments or the bank's policy, whereby the client shall be previously informed about the modifications, through the display of the new time intervals in the bank's units.				

6. Maximum transaction limit /day

Card Type	Maximum transaction limit /day						
	Bank's ATM / POS	POS (purchases)	Inter net trans actio ns*	aggregated limit (POS + Internet (purchases))	total aggregated limit (ATM, POS, Internet)	numbe r of daily transa ctions	Maximu m number of wrong PIN inputs
BT Pay bracelet	RON 5,000	RON 9,000	-	-	-	30	3
Ctless BT- Mondaine Clasic Ladies Watch	RON 5,000	RON 9,000	-	-	-	30	3
Ctless BT- Mondaine Clasic Men Watch	RON 5,000	RON 9,000	-	-	-	30	3
Ctless BT- Mondaine Premium Unisex Watch	RON 5,000	RON 9,000	-	-	-	30	3
Mastercar d Direct	EUR 1,500	EUR 2,500	EUR 1,500	EUR 2,500	EUR 2,500	30	3

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Mastercard Gold Debit	RON 10,000	RON 20,000	RON 10,000	RON 20,000	RON 20,000	30	3
Mastercard Mondo	RON 5,000	RON 9,000	RON 5,000	RON 9,000	RON 9,000	30	3
MasterCard BT Omnipass	RON 5,000	RON 5,000	RON 5,000	RON 5,000	RON 5,000	30	3
Visa Classic	RON 5,000	RON 9,000	RON 5,000	RON 9,000	RON 9,000	30	3
Debit Sticker Visa & MasterCard	RON 5,000	RON 20,000	-	-	-	30	3
Credit Sticker Visa & MasterCard	RON 10,000	RON 20,000	-	-	-	30	3
Mastercard World Elite	RON 20,000	RON 70,000	RON 20,000	RON 70,000	RON 70,000	30	3
BT Flying Blue Classic	RON 9,000	RON 20,000	RON 5,000	RON 20,000	RON 20,000	30	3
BT Flying Blue Premium	RON 10,000	RON 30,000	RON 5,000	RON 30,000	RON 30,000	30	3
Star Forte	RON 9,000	RON 20,000	RON 5,000	RON 20,000	RON 20,000	30	3
Star Gold BT-Rotary	RON 10,000	RON 30,000	RON 5,000	RON 30,000	RON 30,000	30	3
Star Gold	RON 10,000	RON 30,000	RON 5,000	RON 30,000	RON 30,000	30	3

Star Platinum	RON 10,000	RON 50.000	RON 5,000	RON 50.000	RON 50.000	30	3
Visa Infinite	RON 20,000	RON 70,000	RON 20,000	RON 70,000	RON 70,000	30	3
BTPay***	Maximum limit for cash withdrawal from BT ATMs based on a code generated in the application (RON 500/transaction, maximum 3 codes / day/card)	The maximum limits for each card type enrolled in the application shall apply**	N/A	N/A	N/A	N/A	N/A
	Transaction limits for contactless cash withdrawal from BT's ATMs (The limits for each card type enrolled in the application shall apply.)		N/A	N/A	N/A	N/A	N/A

*the daily limit for Internet card transactions is activated upon the card issue for transactions with CVV, whereby transactions without CVV are not allowed. Upon the client's request, the bank activates the Internet limit/card/ day for transactions without CVV, as well, on condition that the aggregated Internet limit /card/day does not exceed RON 5,000, such amount being the maximum limit for Internet transactions with one card on one day.

In some cases, although the website requests it, the CVV is not transmitted to the bank, and the transaction is included into the limit for transactions without CVV.

Sometimes, although the cardholder provides the card details via Internet, the transaction is performed by the merchant through the manual input of the details on a POS terminal, and thus the transaction amount is included in the POS transaction limits and not in the Internet transaction ones.

**Phone payments are included in the limits for POS purchases.

***Minimum transfer limit (money sending/transfers between cards)/day/card = RON 5 / EUR 5

Maximum transfer limit (money sending/transfers between cards/transfers via IBAN)/day/card = RON 4,000, max. 20 transactions/EUR 800, maximum 20 transactions

Maximum daily transaction limits:

- the total aggregated limit (ATM, POS, Internet) represents a daily value limit, i.e. the maximum daily limit for card transactions. This is differentiated per transaction types:
- the limit for BT ATM/POS cash withdrawals, which represents the maximum daily limit in RON/EUR (or the RON/EUR equivalent for transactions in a currency other than the card denomination currency), up to which ATM/POS cash withdrawal transactions can be performed provided that the total aggregated limit for ATM, POS, Internet transactions is observed;
- the limit for POS payments, which represents the maximum daily limit in RON/EUR (or the RON/EUR equivalent for transactions in a currency other than the card denomination currency), up to which POS payments can be made provided that the aggregated limit for POS + Internet transactions and the total aggregated limit for ATM, POS, Internet transactions are observed;

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- **the limit for Internet transactions represents the maximum daily limit in RON/EUR (or the RON/EUR equivalent for transactions in a currency other than the card denomination currency), up to which Internet transactions can be made with a card provided that the aggregated limit for POS + Internet transactions and the total aggregated limit for ATM, POS, Internet transactions are observed; this limit shall be different for Internet transactions with CVV and Internet transactions without CVV**
- **the aggregated limit for (POS + Internet) payments represents the maximum daily limit in RON/EUR (or the RON/EUR equivalent for transactions in a currency other than the card denomination currency), up to which payments can be made with a card, either at POS terminals or on the Internet, provided that the total aggregated limit for ATM, POS, Internet transactions is observed;**
- **The total aggregated limit (ATM, POS, Internet), the aggregated limit for (POS + Internet) payments, the Internet transaction limit, the limit for POS payments and the BT ATM/POS cash withdrawal limit cannot be cumulated.**
- **No more than 30 transactions can be performed daily, irrespective of their type or value. The values related to the maximum number of transactions provided in the fees and commissions table are not cumulative.**

7. Maximum limit for cash depositing / day at BT terminals

Client type	Maximum daily limit for cash depositing at all the automated machines (it is not cumulated with cash depositing operations at the bank's counters)	Client categories affected by these limits
Retail clients	Maximum aggregated amount per client RON 25,000 or EUR 5,000 or USD 5,000/day/CIF	All Retail clients
Company clients	<p>Maximum RON 50,000, EUR 10,000, USD 10,000/day/CIF.</p> <p>The amounts deposited in different currencies are not cumulated, the validation occurs individually, per each currency.</p> <p>The calculation of the limits established for legal entities also includes the FX operations at the automated machines, which shall be identified as FCY depositing</p> <p>The limit is valid only for company clients with the following main NACE codes:</p>	<p><i>List of NACE codes with the maximum limit for FCY depositing at automated machines:</i></p> <p>4752 Retail sale of hardware, paints and glass in specialized stores 6209 Other information technology and computer service activities 4711 Retail sale in non-specialized stores with food, beverages or tobacco predominating 4511 Sale of cars and light motor vehicles (below 3.5 tons) 8559 Other education n.e.c. 7022 Business and other management consultancy activities 9499 Activities of other membership organizations n.e.c. 4120 Construction of residential and non-residential buildings</p> <p><i>List of NACE codes with the maximum limit for RON depositing at automated machines:</i></p> <p>7022 Business and other management consultancy activities 9499 Activities of other membership organizations n.e.c. 4120 Construction of residential and non-residential buildings</p>