

# Appendix A

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## SIGNATURE BOOK

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# A. GENERAL INFORMATION

## Objective

The present regulation stipulates the principles and general rules for setting-up the signatory pouvoirs for external and internal documents on entities' level, specific rules for different categories of documents and also power of attorneys and mandate.

## Scope

The present regulation is applicable to all Functional Entities of BCR, head office and territorial units.

## B. PRINCIPLES

### Principles

#### EMPOWERMENT

Banca Comerciala Romana S.A. (**BCR**) is legally and validly committed toward third parties by External Documents (as such term is defined below) signed by its employees and/or representatives through:

- empowerment granted by BCR's Management Board (**Management Board** or **MB**) though the rules further set out in this document;
- direct and specific empowerment granted the Management Board for a particular activity and/or document and/or transaction and/or operation; and
- power of attorneys (**PoAs**) issued by: (i) the Management Board; (ii) two (2) MB Members, upon the special empowerment granted by the Management Board; or (iii) two (2) Functional Entity representatives (as defined below) upon the special empowerment granted by the Management Board according to this Signature Book.

#### EXTERNAL DOCUMENTS. TWO SIGNATURES PRINCIPLE

Any document to be used in relation with third parties signed by BCR (**External Documents**) shall bear two (2) signatures, except for the situations described below.

Any External Document exclusively falling within the business activity coordinated by a certain Functional Entity from BCR's headquarters (it being understood that a **Functional Entity** is an organizational unit of BCR directly reporting to a MB Member) shall be signed by two (2) representatives of that Functional Entity, as per the principles outlined in Section B below.

Any document falling within the business activity coordinated by more than one Functional Entity shall be signed by:

- a representative of the Functional Entity that is most related to the business activity referred to by that document; and
- a representative of one of the other Functional Entities whose business activities are related to the document.

Specific rules for signatures are set-up depending on the category of documents, as per Section C below.

Whenever the rules provide multiple alternatives for the position entitled to sign a document (as a first and/or second or single signature), the available employee(s) holding the highest hierarchical position within the Functional Entity will sign that document.

## B. PRINCIPLES

However, should this rule be not observed, it will not affect in any circumstance the validity of the External Document and the legal effects produced thereof.

### EXTERNAL DOCUMENTS. EXCEPTION: ONE SIGNATURE

Notwithstanding the foregoing, BCR may be represented and bound by the signature of one person in the following situations:

1. in case of movable and immovable mortgages entered into by BCR in its ordinary course of business: execution, amendment and/or performance of any formalities necessary and/or recommended (applications for registration, de-registration, amendment of registration) before any relevant authority and/or institution (including but not being limited to land book offices, National Register of Real Estate Advertising (**RNPM**), etc.);
2. in case of any operation subject to be registered in RNPM (e.g. assignment of receivables) and/or land book offices (e.g. rental agreements): performance of any formalities necessary and/or recommended (applications for registration, de-registration, amendment of registration);
3. in case of the payments which are carried out through electronic payment systems, which automatically allow using only a single authorized person's electronic signature;
4. in relation to any legal and/or regulatory formalities and/or requirements which must be performed and/or complied with before any public authority and/or institution by using a single electronic and/or handwritten signature; and
5. in case of financial services agreements executed by using distance means of communication;
6. in case of liabilities products for private individuals – including contracts and addendums thereto (e.g. framework agreement for banking services, current accounts, current account packages, term deposits, saving products, Escrow accounts etc.) and all related banking services (e.g. direct debit, standing order, internet banking);
7. in case of unsecured loans for private individuals – including contracts and addendums thereto (e.g. cash loans, overdraft, credit card);
8. in case of secured credit card for private individuals – including contracts and addendums thereto;
9. in case of documents signed with the clients for buying/ selling financial instruments, including addendums thereto (Master Agreement for Financial Investment Services, investment funds orders, bonds and shares and orders executed on stock exchange).

External Documents (whether to apply the two signatures principle or the exception of one signature) are signed according to the Signature Book or the Internal Signature Instructions (as defined in Section B “Signatory Pouvoirs on Functional Entities’ Level”) only after they

## B. PRINCIPLES

have been approved by the relevant authorized levels as may be required by and in accordance with the applicable internal rules (e.g. Regulation C00003).

### INTERNAL DOCUMENTS

Any documents issued by a Functional Entity for BCR's internal use or certification of documents as "true copy" (**Internal Documents**) shall bear the signature of one representative of that Functional Entity.

### SUBSTITUTION AND ESCALATION

If the person occupying a position appointed to sign documents according to the rules set up under this document is absent (including if that position is vacant and no substitute has been expressly appointed for replacing that person), the documents shall be signed by the person designated as a substitute in accordance with the job description or other specific decision issued by the coordinating management position.

Should the absent person referred to in the above paragraph hold a B-1 position, the coordinating MB Member can decide his/ her signature to replace the one of the absent B-1 by sending express instructions in this respect to the relevant Functional Entity.

## C. SIGNATORY POUVOIRS ON FUNCTIONAL ENTITIES' LEVEL

### General rules for setting-up signatory pouvoirs on Functional Entities' level

#### POSITIONS

MB Member, B-1, B-2, B-3 and Execution Level shall have the following meaning for the purpose of the Signature Book:

- **MB Member** stands for the position of Management Board's member;
- **B-1** stands for the management position of Head of a Division (i.e. Senior Executive Director, Executive Manager);
- **B-2** stands for the management position of Deputy Executive Manager, Sector Public Executive Manager or Head of a Department;
- **B-3** stands for the management position of Supervisor of an Office and/or of Team Leader or Delivery Manager within a Functional Entity from BCR; and
- **Execution Level** stands for any employee of BCR holding no management position.

#### SIGNATURE RULES

Each coordinating MB member, together with the head of each Functional Entity, are hereby empowered by the Management Board and shall be responsible for issuing internal instructions regarding the signatory pouvoirs granted in relation to the activities pertaining to the coordinated activities (**Internal Signature Instructions**).

Hence, each head of a Functional Entity will be establishing signatory pouvoirs granted to the employees performing business activities within the respective Functional Entity (**Entity Representative(s)**).

The signature rights will be allocated to specific positions within the Functional Entity, according to the corresponding job responsibilities and, in each case, taking into account the legal force and impact of the document (the higher the commitment for BCR under the document, the higher the signature level).

Except for the rules stated expressly herein, there will be no more than three (3) categories of signature pairs on each Functional Entity, as follows:

- B-1 + B-2;
- B-2 + B-3; and
- B-3 + Execution Level

Whenever the structure of a Functional Entity does not include a certain type of position which is referred to in these rules, the signatory right will belong to the immediate junior position available in the organizational structure of that Functional Entity (e.g. if according



## C. SIGNATORY POUVOIRS ON FUNCTIONAL ENTITIES' LEVEL

to the orgchart, a certain Functional Entity is not a Division and therefore not headed by a B-1 position, the signature right belongs to the B-2 /B-3 coordinating it).

Notwithstanding the above, each MB Member is hereby empowered by the Management Board and entitled to sign any document falling within his/her coordinated functional line, together with the highest authorized position pursuant to the Signature Book and the Internal Signatures Instructions.

In case of any mismatches between the provisions of the Signature Book and the Internal Signature Instructions, the provisions of the Signature Book will prevail.

## D. SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

### Specific Rules for different categories of documents

The following categories of documents shall have specific signature rules, which are detailed within the Appendix 1 to this Signature Book:

- Procurement & investments
- Regulatory
- Client documentation

Such specific rules cannot be amended through Internal Signature Instructions issued by the heads of the Functional Entities.

### Power of Attorneys (PoAs)

PoAs can be granted only by (i) the Management Board; (ii) two (2) MB Members, upon the special empowerment granted by the Management Board; and (iii) B-1 + B-2 of certain Functional Entities upon the special empowerment granted by the Management Board according to this Section D.

#### POAS IN NOTARISED FORM

In performing their specific responsibilities, the relevant Functional Entities are entitled to issue notarized PoAs solely in the following situations:

- Execution, amendment, erasing collaterals established in favor of BCR or Erste Bank Group, as well as performance of any and all related publicity formalities necessary and/or recommended (including applications for registration, de-registration, amendment of registration) before any relevant authority and/or institution (including without limitation AEGRM and land book offices);
- Representation of BCR in public tender procedures should a contracting authority request such notarized form; and
- Other cases specifically decided by the Management Board.

#### POAS UNDER PRIVATE SIGNATURE

In performing their specific responsibilities, the relevant Functional Entities are entitled to issue PoAs under private signature solely in the following situations:

- to the in-house legal counsels or external lawyers to represent BCR in the dispute settlement process;
- to BCR representatives for attending the creditors meetings/ committees under the composition with creditors or insolvency procedure where BCR acts as creditor;
- to BCR representatives for attending the general shareholders meetings of the entities to which BCR has a shareholding and/ or BCR is member;
- to BCR representatives in public tender procedures; and
- to BCR representatives for submitting/ picking up documents to/ from Public Authorities, Insurance/ Re-Insurance/ Leasing Companies and signing minutes and other similar documents in relation with them.

## E. POWER OF ATTORNEYS & MANDATE

### VALIDITY

PoAs will be granted to employees of BCR solely in the consideration of the position they occupy in BCR at the moment PoA was issued and enforced.

PoAs will be valid throughout the term for which they were issued. Should such term not be expressly established, PoAs will be valid no more than three (3) years as of their issuance, in each case provided that no early termination event occurs (e.g. express revocation, termination of the employment agreement etc.).

### BCR CONTRACTUAL REPRESENTATION BY THIRD PARTIES

BCR can be contractually represented in relationship with its clients and/or other suppliers by third parties specially empowered in this respect by decision granted (i) directly by the Management Board; and (ii) by two (2) Entities Representatives. Such pouvoirs are granted only in relation to mandates given within a pre-existing contract/project, originally approved and consequently signed by the authorised positions pursuant to this Signature Book and the Internal Signature Instructions applicable in BCR.

In order to empower third parties to contractually represent BCR towards its clients and/or other suppliers, the Functional Entity coordinating that activity will issue a mandate by signature of two (2) of its Entity Representatives, out of which at least one (1) holds a B-1 position.

Any mandate issued by a Functional Entity according to these rules shall be notified to the Legal Division for evidence purposes.

## F. PROOF OF REPRESENTATION

### Proof of representation

Should at any time a third party be interested in a certain person's capacity to legally and validly sign documents on BCR's behalf as per the rules set in the present Signature Book (except for those empowered directly by the Management Board), it may address to BCR's Group Secretariat Department ([BCRGS@bcr.ro](mailto:BCRGS@bcr.ro)) with a query regarding (a) that person's capacity of employee of BCR; and (b) the position level held by that person in BCR.

## G. ABBREVIATIONS

### Abbreviations

BCR = Banca Comerciala Romana

MB = Management Board

SB = Supervisory Board

GSM = General Shareholders Meeting

RNPM = National Register of Real Estate Advertising

PBS = Retail Benefits Packages

LC = Large Corporate

SME = Small and Medium Enterprises

PoAs = Power of Attorneys

CSB = Banking Service Agreement

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

## PROCUREMENT & INVESTMENTS

For the purpose of this Signature Book, **procurement** means any acquisition by BCR of goods and/or services from third parties, while **investment** means any acquisition and/or disposal by BCR of shareholdings/participations in any legal entities.

The documents within this category are signed by observing the following rules:

- > EUR 100k: relevant MB Member + B-1 of the Functional Entity responsible for the document;
- ≤ EUR 100k: two (2) Entity Representatives of the Functional Entity responsible for the document:
  - EUR 20k – EUR 100k : B-1 + B-2
  - EUR 5k – EUR 20K : B-2 + B-3
  - ≤ EUR 5k : B-3 + Execution Level.

Any thresholds established herein and in the Internal Signatures Instructions shall be VAT inclusive and shall be applied, in case of any framework agreements per each contractual year.

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

## REGULATORY

- Letters and/or any other documents addressed to the President of Romania, Prime Minister, Ministers, members of the boards of the regulatory authorities: two (2) MB Members.
- Letters and/or any other documents addressed to the heads of the highest hierarchical organizational units (e.g. divisions, departments, etc.) (**High Org Units**) within various **Financial Regulatory Authorities** (such as National Bank of Romania, Financial Supervisory Authority, etc.) and the heads of **Other Public Authorities** (such as National Agency for Cadaster and Land Registration, National Authority for Consumer Protection, National Credit Guarantee Fund for Small and Medium Enterprises etc.): relevant MB Member + B-1 of the Functional Entity responsible for the document or two (2) relevant MB Members, if required by law or the Financial Regulatory Authorities and/or Other Public Authorities, as the case may be.

### Exceptions:

- notifications subsequent to externalization, sent to the National Bank of Romania regarding update of the list of external suppliers of collateral valuation services (concluding new contracts and cancellation of existing contracts) and/or other documents in relation to the externalization contracts: B-1 + B-2 of document owner Functional Entity
- letters and/or any other documents for clarification/ audience or other similar purposes addressed to the heads of Other Public Authorities: B-1 + B-2 of the Functional Entity responsible for the document.
- Other letters and/or documents<sup>1</sup> addressed to the lower hierarchical organizational units, other than the High Org Units within Financial Regulatory Authorities and heads of organizational units (e.g. divisions, departments etc.) (**Org Units**) within Other Public Authorities and courts of law: two (2) Entity Representatives of the Functional Entity responsible for the document, out of which at least one (1) holds at minimum a B-3 position. Should the applicable law or the Financial Regulatory Authorities or Other Public Authorities require the signature of one or more relevant MB Members, such MB Member(s) shall be empowered to sign the External Document together with the authorized position pursuant to the rules mentioned in this paragraph and the Internal Signature Instructions.
- Other letters and/or documents addressed to Erste Group Bank AG which are required to bear the signature of a Management Board member according to the Group governance rules.

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<sup>1</sup> Including those qualified as “*business as usual*”.



# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

## GROUP SECRETARIAT

The decisions and extracts from the minutes of the BCR corporate bodies meetings shall be issued by Group Secretariat Department within Legal Division and signed observing the following rules:

<ul style="list-style-type: none"> <li>Decisions and excerpts from the minutes of the General Shareholders (GSM) meetings</li> </ul>	Chairperson of the GSM	+ General Secretary
<ul style="list-style-type: none"> <li>Decisions and excerpts from the minutes of the Supervisory Board (SB) meetings</li> </ul>	Chairperson of the SB/ Deputy Chairperson of the SB/ Another SB member appointed by the SB	+ General Secretary
	<b>or:</b> MB Member appointed by SB	+ MB Member appointed by SB
<ul style="list-style-type: none"> <li>Decisions and excerpts of the minutes of the meetings held by the Committees subordinated to the Supervisory Board</li> </ul>	Chairperson/ Deputy Chairperson of Committee	+ General Secretary
	<b>or:</b> MB Member appointed by SB	+ MB Member appointed by SB
<ul style="list-style-type: none"> <li>Decisions and excerpts from the minutes of the Management Board meeting</li> </ul>	Chief Executive Officer/ Executive Vice-President	+ General Secretary
<ul style="list-style-type: none"> <li>Decisions and excerpts from the minutes of the meetings held by the Committees subordinated to the Management Board for which the Group Secretariat Department ensures the secretary</li> </ul>	Chairperson/ Deputy Chairperson of the Committee	+ Secretary of the Committee
<ul style="list-style-type: none"> <li>PoAs under private signature to BCR representatives for attending the general shareholders meetings of the entities to which BCR has a shareholding and/ or BCR is member</li> </ul>	Executive Manager	+ General Secretary

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

The decisions and excerpts from the minutes of the other Corporate Bodies of BCR shall be issued by the Divisions which ensure the secretary and signed observing the following rules:

- Decisions and excerpts from the minutes of the other corporate bodies directly or indirectly subordinated to the Management Board
- Chairperson/ Deputy  
Chairperson of the  
Corporate Body
- + Secretary of the Corporate Body

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

## CLIENT DOCUMENTATION

### I. Current Business

#### ➤ Retail:

- **Private individual client** documentation and **corporate client** documentation for their beneficiaries of the money rights – private individuals shall be signed on branch level by observing the following rules:

<ul style="list-style-type: none"> <li>• Contractual documents in case of:           <ul style="list-style-type: none"> <li>○ <b>liabilities products for private individuals</b> – including contracts and addendums thereto (e.g. framework agreement for banking services, current accounts, current account packages, term deposits, saving products, Escrow accounts etc.) and all related banking services (e.g. direct debit, standing order, internet banking)</li> <li>○ <b>unsecured loans for private individuals</b> – including contracts and addendums thereto (e.g. cash loans, overdraft, credit card)</li> <li>○ <b>secured credit card for private individuals</b> – including contracts and addendums thereto</li> </ul> </li> </ul>	Retail Unit Responsible/ Retail Customers Partner/ Personal Banker/ Customer Service Partner <sup>2</sup> / Private Banker/ Senior Banker/ Junior Private Banker	-
<ul style="list-style-type: none"> <li>• Any contractual document, except the documents listed above</li> </ul>	Retail Group Manager/ Private Banking Group Manager/ Retail Unit Responsible/ Retail Customers Partner/	+ Retail Unit Responsible <sup>3</sup> / Retail Customers Partner/ Banker/ Coordinator/ Service Partner/ Senior Banker/ Private Banker/ Junior

<sup>2</sup> Except for credit type products

<sup>3</sup> Applicable only for Retail Branches which work with a single employee.

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

		Personal Coordinator/ Service Partner/ Private Banker/ Banker	Banker/ Customer Senior Private Private	Private Banker
<ul style="list-style-type: none"> <li>Financial services contracts</li> </ul>	investment standard	Retail Unit Responsible/ Retail Customers Partner/ Personal Banker/ Customer Service Partner/ Micro Customer Relationship Manager/ Senior Private Banker/ Private Banker/ Junior Private Banker		-
<ul style="list-style-type: none"> <li>Frame contracts/ offers for retail packages (PBS)</li> </ul>	firm benefits	Coordinator/ Retail Manager/ Retail Responsible/ Retail Manager	Sales Unit Group	+ Retail Customers Partner/ Micro Customer Relationship Manager
<ul style="list-style-type: none"> <li>Collateral registration, de-registration, amendments of registration letters, formalities related to assignment of receivables, any operation subject to be registered in RNPM and/ or land book offices or other related statements</li> </ul>		Any employee having PoA issued by Legal Division following the provisions within Section D from the Signature Book		
<ul style="list-style-type: none"> <li>Account statements, FX transaction confirmation, other forms handed over to clients</li> </ul>		Retail Group Manager/ Private Banking Group Manager/ Retail Unit Responsible/ Retail Customer Partner/ Personal Banker/ Customer Service Partner/ Senior Private Banker/ Private Banker/ Junior Private Banker		

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

- **Micro, Freelancer client** documentation shall be signed on branch level by observing the following rules:

<ul style="list-style-type: none"> <li>• Any contractual document, including their related documents</li> </ul>	Retail Group Manager/ Retail Unit Responsible	+ Micro Coordinator/ Micro Customer Relationship Manager/ Customer Service Partner
<ul style="list-style-type: none"> <li>• Financial investment services standard contracts</li> </ul>	Retail Unit Responsible/ Micro Customer Relationship Manager/ Customer Service Partner/ Personal Banker	-
<ul style="list-style-type: none"> <li>• Contracts for salary payment in the accounts of corporate/ micro/ public institutions client's employees</li> </ul>	Coordinator/ Retail Sales Manager/ Retail Unit Responsible/ Retail Group Manager	+ Micro Customer Relationship Manager/ Customer Service Partner
<ul style="list-style-type: none"> <li>• Personalized offers for house acquisition in real estates developed by corporate clients which undertake their business in one single retail area</li> </ul>	Retail Area Manager/ Retail Group Manager	+ Coordinator
<ul style="list-style-type: none"> <li>• Collateral registration, de-registration letters, amendments of registration letters, formalities related to assignment of receivables, any operation subject to be registered in RNPM and/ or land book offices or other related statements</li> </ul>	Any employee having PoA issued by Legal Division following the provisions within Section D from the Signature Book	
<ul style="list-style-type: none"> <li>• Account statements, FX transaction confirmation, other forms handed over to clients</li> </ul>	Retail Group Manager/ Retail Unit Responsible/ Micro Customer Relationship Manager/ Customer Service Partner	

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

- For certain situations when the documents are electronically (by certified electronic signature) or handwritten signed, depending on workflows (e.g. IMM Invest), **Micro, Freelancer client** documentation shall be signed by Operations Division employees or shall be signed by Operations Division employees together with the Branch employees – Retail area, observing the following rules:

<ul style="list-style-type: none"> <li>• Any contractual document, including their related documents</li> </ul>	Head of Department/ Supervisor/ Coordinator/ Operations Credit Expert / Monitoring Expert	+ Liabilities Specialist Administrator/ Liabilities Expert Administrator/ Liabilities Senior Administrator /Operations Credit Specialist / Senior Operations Credit Specialist/ Operations Credit Expert/ Operations Specialist/ Reporting Expert/ Reporting Specialist/ Monitoring Expert/ Monitoring Specialist
	or:	
	Supervisor/ Coordinator/ Operations Credit Expert/ Senior Operations Credit Specialist/ Operations Credit Specialist/ Operations Specialist (Operations Division)	+ Retail Group Manager/ Retail Unit Responsible/ Micro Coordinator/ Micro Customer Relationship Manager/ Customer Service Partner (Branch – Retail area)

## **Notes:**

- ✓ For the purpose of this Signature Book, **Retail Unit Responsible** position includes also the Retail Customer Partner having assigned the role of Retail Unit Responsible.
- ✓ As per the applicable legal framework, any documents regarding the sale of an insurance or pension product shall be signed by BCR employees holding a valid license for this purpose.

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

## ➤ Corporate:

- **SME client** documentation shall be signed by observing the following rules:

<ul style="list-style-type: none"> <li>Any contractual document, including their related document (e.g. insurance policies concluded according to contractual provisions)</li> </ul>	Corporate Area Executive Manager/ Commercial Center Executive Manager	+ Senior Relationship Manager/ Senior Corporate Relationship Manager/ Relationship Manager/ Corporate Relationship Manager
<ul style="list-style-type: none"> <li>Collateral registration, de-registration letters, amendments of registration letters, de-registration letters, any operation subject to be registered in land book offices or other related statements</li> </ul>	Any employee having PoA issued by Legal Division following the provisions within Section D from this regulation	
<ul style="list-style-type: none"> <li>Account statements</li> </ul>	Senior Relationship Manager/ Senior Corporate Relationship Manager/ Corporate Relationship Manager/ Relationship Manager	

- **Large Corporate client** documentation shall be signed by Corporate **Banking** Division employees and **Non-Banking Financial Institutions** client documentation shall be signed by Group Capital Markets Division employees by observing the following rules:

<ul style="list-style-type: none"> <li>Any contractual document, including their related document (e.g. insurance policies concluded according to contractual provisions)</li> </ul>	Executive Manager/ Deputy Executive Manager/ Head of Department/ Supervisor/ <b>Coordinator</b>	+ Head of Department/ Supervisor/ Senior Banker/ Senior Relationship Manager/ Relationship Manager/ <b>LCM Loans Expert</b>
<ul style="list-style-type: none"> <li>Collateral registration letters, amendments of registration letters, any operation subject to be registered in land book offices or other related statements</li> </ul>	Any employee having PoA issued by Legal Division following the provisions within Section D from this regulation	

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

- Account statements Senior Banker/ Senior Relationship Manager/ Relationship Manager

- **Public Sector client** documentation shall be signed by Corporate **Banking** Division employees by observing the following rules:

- Any contractual document, including their related document (e.g. insurance policies concluded according to contractual provisions) Executive Manager/ Public Sector Executive Manager + Supervisor/ Senior Relationship Manager/ Relationship Manager

- Collateral registration letters, amendments of registration letters, any operation subject to be registered in land book offices or other related statements Any employee having PoA issued by Legal Division following the provisions within Section D from this regulation

- Account statements Public Sector Executive Manager/ Supervisor/ Senior Relationship Manager/ Relationship Manager/ Account Manager

- **Real Estate Finance client** documentation shall be signed by Corporate **Banking** Division employees by observing the following rules:

- Any contractual document, including their related document (e.g. insurance policies concluded according to contractual provisions) Executive Manager/Head of Department + Senior Relationship Manager/ Relationship Manager

- Collateral registration letters, amendments of registration letters, any operation subject to be registered in land book offices or other related statements Any employee having PoA issued by Legal Division following the provisions within Section D from this regulation



# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

- Account statements Head of Department/ Senior Account Manager/ Account Manager

- For certain situations when the documents are electronically (by certified electronic signature) or handwritten signed, depending on workflows (e.g. IMM Invest), **SME, Large Corporates, Public Sector, Real Estate Finance, Non-Bank Financial Institutions client** documentation shall be signed by Operations Division employees or shall be signed by Operations Division employees together with employees within the Branch – Corporate area, Corporate **Banking** Division or Group Capital Markets Division (Corporate Front Office), observing the following rules:

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• Any contractual document, including their related documents</li> </ul> | <ul style="list-style-type: none"> <li>Head of Department/ Supervisor/ Coordinator/ Credit Documentation Expert/ Loan Administration Expert/ Monitoring Expert/ LG Expert/ Documentary Business Expert/ Corporate Support Expert/ Trade Finance Process Expert</li> </ul> | <ul style="list-style-type: none"> <li>+ Liabilities Specialist Administrator/ Liabilities Expert Administrator/ Liabilities Senior Administrator/ Banking Financial Expert/ Customer Transactions Specialist/ Corporate Support Expert/ Senior Corporate Support Specialist/ Corporate Support Specialist/ Credit Documentation Expert/ Senior Credit Documentation Specialist/ Credit Documentation Specialist/ Reporting Expert/ Reporting Specialist/ Monitoring Expert/ Monitoring Specialist/ Loan Administration Expert / Senior Loan Administration Specialist/ Loan Administration Specialist/ <b>Senior LG Specialist/ LG Specialist/ Documentary Business Specialist/ Senior Operations Specialist/ Operations Specialist</b></li> </ul> |
|---|---|---|

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

or:

Supervisor/ Coordinator/ Credit Documentation Expert/ Senior Credit Documentation Specialist/ Credit Documentation Specialist/ Loan Administration Expert/ Corporate Support Expert/ Senior Loan Administration Specialist/ Loan Administration Specialist/ Senior Corporate Support Specialist/ Corporate Support Specialist (Operations Division)	+ Corporate Area Executive Manager/ Corporate Commercial Center Executive Manager/ Executive Manager/ Head of Department/ Senior Banker/ Senior Relationship Manager/ Senior Corporate Relationship Manager/ Relationship Manager/ Corporate Relationship Manager (Corporate Front Office)
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- The following documentation for **SME, Large Corporates, Public Sector, Real Estate Finance, Non-Bank Financial Institutions, Private Individuals, Freelancers clients** shall be signed by Operations Division employees by observing the following rules:

- |   |  |  |
|---|--|--|
| <ul style="list-style-type: none"> <li>• Movable registration, de-registration, amendments of registration (including operations registration of assignment of receivables in RNPM) and any operation subject to be registered in RNPM or other related statements</li> </ul> | <p>mortgage de-letters, of letters assimilated e.g. registration</p> | <p>Any employee having PoA issued by Legal Division following the provisions within Section D from this regulation</p> |
| <ul style="list-style-type: none"> <li>• Account statements<sup>4</sup></li> </ul>  |  | <p>Senior Corporate Support Specialist/ Corporate Support Specialist/ Corporate Support Expert</p>                     |

<sup>4</sup> Currently only for SME and Large Corporate clients

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

- The following documentation for **Large Corporates, Public Sector, Real Estate Finance, Non-Bank Financial Institutions clients** shall be signed by Legal Division employees by observing the following rules:

- Collateral registration, de-registration letters, amendments of registration letters, de-registration letters, any operation subject to be registered in land book offices or other related statements
- Any employee having PoA issued by Legal Division following the provisions within Section D from this regulation

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

## II. RESTRUCTURING AND RECOVERY/ COLLECTION AREA

### A. Corporate Risk Management Division

- For clients under Restructuring and Recovery area administration, the documentation shall be signed by observing the following rules:

<ul style="list-style-type: none"> <li>• Any contractual document (including any contractual correspondence)</li> </ul>	Executive Manager/ Head of Department	+ Head of Department/ Supervisor/ Coordinator/ Senior Restructuring Manager/ Senior Recovery Manager/ Restructuring Manager/ Recovery Manager/ Legal Advisor
<ul style="list-style-type: none"> <li>• Collateral registration, de-registration letters, amendments of registration letters, formalities related to assignment of receivables, any operation subject to be registered in RNPM and/ or land book offices of other related statements</li> </ul>	Any employee having PoA issued by Legal Division following the provisions within Section D from this regulation	
<ul style="list-style-type: none"> <li>• Account statements</li> </ul>	Supervisor/ Senior Manager/ Manager/ Manager/ Manager/	Coordinator/ Restructuring Senior Recovery Restructuring Recovery Account Manager

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

## B. Retail Risk Management Division

- For **Private individual, Private individuals unfolding independent activities and Micro clients under Collection area administration**, the documentation shall be signed by observing the following rules:

<ul style="list-style-type: none"> <li>• Any contractual document, payment agreements</li> </ul>	Executive Manager/ Head of Department/ Supervisor/ Team Leader	+ Supervisor/ Team Leader/ Portfolio Manager/ Field Collection Officer/ Insolvency Portfolio Manager/ Senior Selling Manager/ Legal Expert/ Legal Advisor
<ul style="list-style-type: none"> <li>• Collateral registration, de-registration letters, amendments of registration letters, formalities related to assignment of receivables, any operation subject to be registered in RNPM and/ or land book offices of other related statements</li> </ul>	Any employee having PoA issued by Legal Division following the provisions within Section D from this regulation	
<ul style="list-style-type: none"> <li>• Account statements, FX transaction confirmation, other forms handed over to clients</li> </ul>	Supervisor/ Team Leader/ Portfolio Manager/ Loan Sales Specialist/ Field Collection Officer/ Insolvency Portfolio Manager	

# APPENDIX 1: SPECIFIC RULES FOR DIFFERENT CATEGORIES OF DOCUMENTS

## **Common Note:**

- ✓ If any of the Functional Entities of BCR issues documents intended to be signed with clients in other cities than the one where the Functional Entity is located, then the respective documents shall be signed at the Territorial Unit nearest to that customer and by the persons holding the positions authorized through this Appendix 1.