

Tariffs & Charges applicable to foreign banking institutions

	BCR		
I. ACCOUNT SERVICES			
Credit interest	subject to discretion		
Debit interest	subject to discretion		
SWIFT MT950 per message	EUR	1	
SWIFT MT940 per message	EUR	1	
SWIFT MT942 per message	N/A		
SWIFT MT900/910 per message	N/A		
Account maintenance	EUR	0	Except for certain currencies*
Interest statement	EUR	0	
Balance confirmation to auditors	EUR	50	
II. BANK TO BANK TRANSFERS			
CUT-OFF TIMES	Romania (local time)		
Transfers in EUR	3:00 p.m.		
Transfers in CZK	3:00 p.m.		D+1
Transfers in RON	3:00 p.m.		
Transfers in HUF	3:00 p.m.		D+1
Transfers in HRK	N/A		
Transfers in RSD	N/A		
Transfer in USD	3:00 p.m.		
Transfers in GBP	12:00 a.m.		
Transfers in CHF	12:00 a.m.		
Book transfers	4:00 p.m.		
CHARGES			
Incoming	EUR	0	
Outgoing	EUR	5 / 10	Romania /abroad
Incoming non-STP	EUR	5/10	Romania /abroad
Outgoing non-STP	EUR	10	Romania & abroad
III. CLEAN PAYMENTS			
CUT-OFF TIMES	Romania (local time)		
Payments to our clients			
Payments in EUR	5:00 p.m.		
Payments in CZK	5:00 p.m.		
Payments in RON	4:00 p.m.		
Payments in HUF	5:00 p.m.		
Payments in HRK	5:00 p.m.		
Payments in RSD	N/A		
Payments in USD	5:00 p.m.		

Payments in GBP		5:00 p.m.	
Payments in CHF		5:00 p.m.	
3rd party payments			
Payments in EUR		3:00 p.m.	
Payments in CZK		3:00 p.m.	value date D + 1
Payments in RON		3:00 p.m.	
Payments in HUF		3:00 p.m.	value date D + 1
Payments in HRK		N/A	
Payments in RSD		N/A	
Payments in USD		3:00 p.m.	
Payments in GBP		12:00 a.m.	
Payments in CHF		12:00 a.m.	
CHARGES			
Non STP fee	EUR	10	
INCOMING PAYMENTS IN FAVOUR OF BENEFICIARY'S ACCOUNT WITH US			
BEN/SHA			
Payments compliant to Payments Service Directive (PSD/2007/64/EC) - Intermediary fee charged to the sending bank	EUR	0	
Payments outside the scope of Payments Service Directive (PSD/2007/64/EC)	Subject to agreement		
OUR			
- amounts up to EUR 12 500	EUR	10	amounts up to EUR 100.- EUR 0
- amounts between EUR 12 500 and EUR 50 000	EUR	15	
- amounts over EUR 50 000	EUR	20	
INCOMING PAYMENTS IN FAVOUR OF BENEFICIARY'S ACCOUNT WITH OTHER BANK			
BEN/SHA			
Payments compliant to Payments Service Directive (PSD/2007/64/EC) - Intermediary fee charged to the sending bank	EUR	please see OUR fees	
Payments outside the scope of Payments Service Directive (PSD/2007/64/EC)			
- amounts up to EUR 12 500	EUR	15	amounts up to EUR 100.- EUR 0
- amounts between EUR 12 500 and EUR 50 000	EUR	20	
- amounts over EUR 50 000	EUR	25	
OUR**			
- amounts up to EUR 12 500	EUR	15	amounts up to EUR 100.- EUR 0
- amounts between EUR 12 500 and EUR 50 000	EUR	20	
- amounts over EUR 50 000	EUR	25	

IV. PROCESSING OF QUERIES / COMPLAINTS			
Amendments, Cancelations, Rejects/Returns	EUR	30	
Investigation within 6 months as from date of payment	EUR	30	
Investigation after 6 months as from date of payment	EUR	50	

*For certain currencies, a maintenance fee will be applied, charged monthly, but calculated daily as a fixed percentage applied to the end of day positive balance, based on the market conditions. The applicable percentage will be communicated in due time after the account opening and in case of update.

**OUR fees claimed by beneficiary banks for payments routed by BCR, representing 3rd party payments, will be accepted and paid up to the maximum value of the fee chargeable by BCR for OUR intermediations