

# BCR tariffs for legal persons



## I.



## ACCOUNTS

	Commission	Level
1. Accounts		
1.1. Account opening		free
1.2. Current account administration		20 LEI or equiv./current account/month
1.3. Account statement		free / 1 monthly statement
2. Deposits		
2.1. Term deposit opening		free
2.2. Term deposit liquidation		free
2.3. Escrow deposit opening		negotiable
2.4. Third party good performance opening (eg. collateral deposit for performance bonds)		50 LEI
2.5. Collateral deposits for administrator good performance opening		5 LEI

## II.



## CASH OPERATIONS

	Commission	Level
1. Cash deposits in own accounts, including coins (from empowered/legal representatives)		free
2. Coin deposit into account (amounts ≥ 10 LEI)		1.5%
3. Cash deposit in other clients account <sup>1</sup>		According to the fee tariff for retail clients
4. Cash receipts/incoming payments in LEI from other persons than empowered/legal representatives		
0-100 LEI, including		free
over 100 LEI		2 LEI
5. Cash withdrawals <sup>2</sup>		
- below threshold OR scheduled cash withdrawal above threshold		1%
- unscheduled withdrawal above threshold, inclusive <sup>3</sup>		1.5%
6. Cash transport and processing		negotiable

## III.



## NON CASH OPERATIONS

	Commission	Level
1. Non cash operations in LEI		
1.1. Payment order operations		
1.1.1. Incoming payments – collateral deposit accounts <sup>4</sup>		free
Incoming payments - other accounts	Intrabank (transfer BCR - BCR)	Interbank (transfer other banks from Romania - BCR)
1.1.2. 0 - 100 LEI, exclusiv		free
Over 100 LEI, including	2 LEI	4 LEI
Outgoing payments – collateral deposit accounts for liquid assets deposited by legal entities in the process of incorporation	Intrabank (transfer BCR - BCR)	Interbank (transfer BCR - other banks from Romania)
	Electronic	Paper based
1.1.3. 0 - 1,000 LEI, including		7 LEI*
1,000 - 50,000 LEI, exclusiv	N/A	10 LEI*
Over 50,000 LEI, including		13 LEI**
REGIS payments, no matter the value	N/A	13 LEI**
Outgoing payments - other accounts	Intrabank (transfer BCR - BCR)	Interbank (transfer BCR - other banks from Romania)
	Electronic	Paper based
1.1.4. 0 - 1,000 LEI, including		4 LEI*
1,000 - 50,000 LEI, exclusiv	2 LEI	6 LEI*
Over 50,000 LEI, including		12 LEI**
REGIS payments, no matter the value	N/A	12 LEI**
Outgoing payments outside Romania		Interbank (transfer BCR - other banks outside Romania)
- to countries from Union <sup>5</sup>		Electronic
		Paper based
1.1.5. - 0 - 1,000 LEI, including	N/A	4 LEI**
- 1,000 - 50,000 LEI, exclusiv		6 LEI**
- over 50,000 LEI, including		12 LEI**
- to countries outside the Union <sup>5</sup>		0.15% min. 25 EUR max. 800 EUR
		0.20% min. 25 EUR max. 800 EUR
Fee for garnishment payment execution	Intrabank (transfer BCR - BCR)	Interbank (transfer BCR - other banks from Romania)
1.1.6. 0 - 100 LEI, including	15 LEI	15 LEI*
Over 100 LEI	60 LEI	60 LEI* sau **
1.2. Operations through debit instruments		
Incoming payments	Intrabank (transfer BCR - BCR)	Interbank (transfer other banks from Romania - BCR)
1.2.1. 0 - 500 LEI, including	4 LEI	4 LEI***
Over 500 LEI	6 LEI	7.5 LEI***

1.2.2.	Fee for processing debit instruments in old format	Intrabank (transfer BCR - BCR)		Interbank (transfer other banks from Romania - BCR)	
		N/A		7 LEI	
	Outgoing payments - other accounts	Intrabank (transfer BCR - BCR)		Interbank (transfer BCR - other banks from Romania)	
1.2.3.	0 - 1,000 LEI, including	4 LEI		7 LEI	
	1,000 - 50,000 LEI, exclusiv	7 LEI		10 LEI	
	Over 50,000 LEI, including	10 LEI		13 LEI	
1.2.4.	Fee for issuing debit instrument			free	
1.2.5.	Fee for debit instrument with Electronic compensation, partially refused for payment	Intrabank (transfer BCR - BCR)		Interbank (transfer BCR - other banks from Romania)	
		N/A		0 LEI****	
2. Non cash operations in foreign currency through payment order					
2.1.	Incoming payments	free			
	Payments in EUR to countries from European Community	Intrabank (transfer BCR - BCR)		Interbank (transfer BCR - other banks)6	
		Electronic	Paper Based	Electronic	Paper Based
2.2.	0 - 1.000 LEI, inclusiv	2 LEI	4 LEI	4 LEI	7 LEI
	1.000 - 50.000 LEI, exclusiv	2 LEI	7 LEI	6 LEI	10 LEI
	Peste 50.000 LEI, inclusiv	2 LEI	10 LEI	12 LEI	13 LEI
2.3.	Payments in EUR to countries outside the European Community/ in other currency regardless of the country	Electronic		Paper Based	
		0,15% min. 25 EUR max. 800 EUR		0,20% min. 25 EUR max. 800 EUR	
	Guaranteed fee for payments with OUR option				
2.4.	0 - 12,500 EUR, including			15 EUR	
	12,500 - 50,000 EUR, including			30 EUR	
	over 50,000 EUR			100 EUR	
	EUR fast Intra-group payments (FIT Payments)				
2.5.	0 - 1.000 LEI, inclusive			4 RON	
	1.000 - 50.000 LEI, exclusive			6 RON	
	Over 50.000 LEI, inclusive			12 RON	
2.6.	Emergency fee for foreign payments			35 EUR	
3. Direct Debit					
		Intrabank (transfer BCR - BCR)		Interbank (transfer BCR - other banks from Romania)	
3.1.	Outgoing payments	LEI	Foreign currency	LEI	
		free	1.5 EUR	free	
		Intrabank (transfer BCR - BCR)		Interbank (transfer other banks - BCR)	
3.2.	Incoming payments	LEI	Foreign currency	LEI	
		2.5 LEI	negotiable	2.5 LEI*****	
3.3.	Fee for DD instruction refused due to insufficient funds, collected from the client who is paying	Intrabank (transfer BCR - BCR)		Interbank (transfer BCR - other banks from Romania)	
		free		free	
3.4.	Fee for DD instruction (IDD) refused, collected from the beneficiary	negotiable*****			
4. Standing order					
		Intrabank (transfer BCR - BCR)		Interbank (transfer BCR - other banks from Romania)	
	Outgoing payments - other accounts	LEI	Foreign currency	LEI	
4.1.	0 - 1,000 LEI, including			4 LEI*	
	1,000 - 50,000 LEI, exclusiv	2 LEI	5 EUR	6 LEI*	
	Over 50,000 LEI, including			12 LEI**	
5. Other operations					
5.1.	Fee for transfers between several accounts of the same customer in intrabank system	free			
		Intrabank (transfer BCR - BCR)		Interbank (BCR - transfer other banks from Romania)	
5.2.	Transfer of amounts representing salaries, bonuses, dividends etc. from a dedicated account	Electronic	Paper based	Electronic	Paper based
		free	free	standard fee	
5.3.	Certifying a cheque in LEI	10 LEI/CHEQUE			
5.4.	Annulment/modification/investigations of a cross-border payment order upon originator request <sup>8</sup>	50 EUR + fees corresponding banks			
5.5.	Investigation of incoming payments that are incorrect/incomplete	30 EUR			
5.6.	Investigation of local currency payment orders	20 LEI			

#### IV. ELECTRONIC BANKING SERVICES

	Commission	Level
1.	MultiCash installation (initial installation, telephonic assistance, training, upgrade)	free
2.	MultiCash reinstallation (reinstallation, modifications and/or services from causes generated by clients)	free
3.	Maintenance fee for Electronic banking	20 EUR/month equiv. LEI
	Maintenance fee for Electronic banking group member	
4.	- MultiCash/e-BCR+	10 EUR/group member/month equiv. LEI
	- Business 24 Banking BCR	25 EUR/group/month equiv. LEI
5.	Token replacement fee	10 EUR/token
	<b>24 Banking Service for Online Operations<sup>9</sup></b>	
	Fee for the transmission to the bank of personalized information through 24 Banking Service	free
	Usage fee for the 24 Banking Service for Operations <small>Note: Applicable for the services opened starting with 18th of December 2017</small>	18 LEI/month
6.	Amendment/Cancellation of a Standing Order	free
	Fee for investigations for operations made through 24 Banking Service Service	free
	Monthly Fee for BCR Alert Plus Service	5 LEI/current account/month
	Fee for SMS – over the monthly limit of the BCR Alert Plus Service	0.8 LEI/SMS

#### V. OTHER PRODUCTS AND SERVICES

	Commission	Level
1.	Maintenance fee for IDEAL BCR Package	60 LEI/month
2.	Custom duties Electronic clearing	15 EUR/month equiv. LEI /custom office
	TrezoNet BCR service	
3.	- monthly subscription	100 LEI/month
	- issuance of payment order for State Treasury on behalf and on the account of the client	5 LEI /payment order
	Account statements for SWIFT clients	
4.	- for first account	150 LEI /month/account (equiv. in account currency)
	- for next accounts	30 LEI/month /account (equiv. in account currency)
5.	Issuance of duplicate current account statement <sup>10</sup>	10 LEI /1 duplicate monthly statement
6.	Commission for confirmation through signature and stamp for account statements, duplicates, payment orders related to Electronic transactions	5 LEI/document

#### VI. Others

	Commission	Level
1.	Consultation of the CIP data base	8 LEI + VAT/ client entity
2.	Consultation of CRB archive (for other purposes than obtaining loans)	10 LEI + VAT
3.	Confirmation of balances in favor of clients at their own request of their audit companies	25 EUR or equiv./request + VAT
4.	Electronic correspondence fee	10 EUR/message + VAT*
5.	Fees for sending documents by fast courier	the value of the services billed by the fast courier + VAT
6.	Rendered services for deposit and safekeeping of objects or documents with undeclared value	100 LEI/month + VAT
7.	Fee for forced opening of safety box and key replacement	100 EUR + VAT
8.	Penalty fee for safety boxes agreement expiration	200 LEI/month (days past due prorata)
9.	Fee for safety keeping services of goods and documents with undeclared value after the contract's expiration date	300 LEI + VAT

\* For documentary business (letters of credit, documentary/conditional payment order, collections) the electronic correspondence fee is VAT exempt.

10.	Fee for supplementary access to the safety box	20 LEI / access + VAT
11.	Fee for providing documentation related to setting up a garnishment on account	50 LEI/request + VAT
12.	Fee for verifying the power of attorney's validity	40 LEI + VAT
13.	Ministry of Justice fee for the following types of electronic archive registrations:	
	- Initial	30 LEI
	- Amending	20 LEI
	- Extension	20 LEI
	- Reduction	20 LEI
	- Cancellation	10 LEI
	- Transformation of intention	30 LEI
	- Assignment of the mortgage	40 LEI
	- Change of the mortgage rank	40 LEI
	- Claiming	20 LEI
	- Takeover within the assignment	20 LEI
	- Reactivation of the initial mortgage registration	30 LEI
	- Maintaining of the registration	20 LEI
	- Special registration:	
	- initial	40 LEI
	- amending	30 LEI
	- prolongation	20 LEI
	- cancelling	20 LEI
14.	Fee for online request by the Bank of Trade Registry Certificate for the client	30 LEI/request

## VII.



## CARDS

Commission		Level						
1.	Debit cards							
	Type of card	BCR MasterCard Corporate Ron	BCR Visa Business RON	BCR MasterCard Business Gold RON	BCR MasterCard Business RON	BCR MasterCard Corporate EUR	BCR MasterCard Business EUR	BCR VISA Business USD
	Currency	LEI	LEI	LEI	LEI	EUR	EUR	USD
	Usage area	National and international	National and international	National and international	National and international	National and international	National and international	National and international
	Minimum amount for opening a card	0 LEI	0 LEI	0 LEI	0 LEI	100 EUR	100 EUR	100 USD
	Minimum outstanding	0	0	0	0	0	0	0
1.1.	Card issuing							
	- initial							
	- renewal							
	- supplementary for authorized user	200 LEI	15 LEI/card	20 LEI/card	15 LEI/card	50 EUR/card	5 EUR/card	10 USD/card
	- subsequent issuing for lost, stolen, damaged, demagnetized							10 EUR/card
1.2.	Yearly maintenance <sup>11</sup>	200 LEI/card	40 LEI/card	40 LEI/card	40 LEI/card	50 EUR/card	30 EUR/card	30 USD/card
	Cash withdrawal in Romania							
	- from BCR counters	0,5 % min. 5 LEI	0,5 % min. 5 LEI	0,5 % min. 5 LEI	0,5 % min. 5 LEI	operation not allowed	operation not allowed	operation not allowed
1.3.	- from BCR ATMs	0,4 % min. 1 LEI/transaction	0,4 % min. 1 LEI/transaction	0,4 % min. 1 LEI/transaction	0,4 % min. 1 LEI/transaction	1,75 % min. 5 EUR/transaction	1,75 % min. 5 EUR/transaction	1,75 % min. 5 USD/transaction
	- from others banks counters and ATMs	1% + 5,5 LEI/transaction	1% + 5,5 LEI/transaction	1% + 5,5 LEI/transaction	1% + 5,5 LEI/transaction			
	Cash withdrawal outside Romania							
1.4.	- Erste Group ATMs <sup>7</sup>	0,4 % min. 1 LEI/transaction	0,4 % min. 1 LEI/transaction	0,4 % min. 1 LEI/transaction	0,4 % min. 1 LEI/transaction	1,75 % min. 5 EUR/transaction	1,75 % min. 5 EUR/transaction	1,75 % min. 5 USD/transaction
	- other ATMs	1% + 5,5 LEI/transaction	1% + 5,5 LEI/transaction	1% + 5,5 LEI/transaction	1% + 5,5 LEI/transaction			
1.5.	Goods/services purchase through card usage	free	free	free	free	free	free	free
1.6.	Conversion fee for transactions in a different currency	2%	2%	2%	2%	2%	2%	2%
1.7.	Query of available amounts from BCR ATM	0,2 LEI/transaction	0,2 LEI/transaction	0,2 LEI/transaction	0,2 LEI/transaction	0,1 EUR/transaction	0,1 EUR/transaction	0,1 USD/transaction
1.8.	Blocking stolen/lost/damaged card	free	free	free	free	free	free	free
1.9.	PIN renewal	5 LEI	5 LEI	5 LEI	5 LEI	2 EUR	2 EUR	2 USD
1.10.	PIN change at BCR ATMs	free	free	free	free	free	free	free
1.11.	Unjustified transaction contestation fee	30 LEI/transaction	30 LEI/transaction	30 LEI/transaction	30 LEI/transaction	10 EUR/transaction	10 EUR/transaction	10 USD/transaction
1.12.	Card delivery	10 LEI						

2. Credit cards				
Type of card	BCR MasterCard Corporate RON	BCR VISA Business Electron in LEI	BCR MasterCard Corporate EUR	BCR MasterCard in USD <sup>12</sup>
Usage area	National and international	National and international	National and international	National and international
2.1. Card account opening	free	60 LEI	free	1 USD
2.2. Card issuing - initial, renewal and supplementary for authorized user	200 LEI	20 LEI	50 EUR	5 USD
2.3. Yearly maintenance	200 LEI/card	50 LEI/card	50 EUR/card	17 USD/card
2.4. Cash withdrawal in/outside Romania (BCR's / other banks counters and ATMs)	2% min. 4.5 LEI	2% min. 4.5 LEI	1,75% min. 5 EUR	6%
2.5. Goods/services purchase through card usage	free	free	free	free
2.6. Conversion fee for transactions in a different currency	2%	2%	2%	2%
2.7. Ministatement at BCR ATMs	free	free	free	free
2.8. Query of available amounts from BCR ATMs	0.2 LEI/transaction	0.2 LEI/transaction	0.1 EUR/transaction	0.2 LEI echiv. USD/transaction
2.9. Blocking stolen/lost/damaged card	15 LEI	15 LEI	4 EUR	2 USD
2.10. PIN renewal	5 LEI	5 LEI	2 EUR	free
2.11. PIN change at BCR ATMs	free	free	free	free
2.12. Unjustified transaction contestation fee	30 LEI/transaction	30 LEI/transaction	10 EUR/transaction	10 USD/transaction
2.13. Limit excess	-	-	-	5% of exceeded amount
2.14. Penalty minimum amount	5% from minimum amount	5% from minimum amount	5% from minimum amount	5% from minimum amount
2.15. Recovery of a card detained abroad				
- at ATM	-	15 USD	-	-
- at traders	-	165 USD	-	-
2.16. Card delivery		10 LEI (0 LEI until 30.09.2020)		

## VIII. ACCEPTANCE AT PAYMENT OF CARDS



Commission	Level	Comments
1. POS		
1.1. Processing transaction's fee	depending on the customer's evaluation and profile	it is charged as percent from transaction's value
1.2. Acquiring service fee	55 LEI/POS/month	it is charged when monthly volume/POS is less than 1,000 LEI
1.3. POS uninstalling fee	50 LEI/POS	it is charged in case the merchant requests cancel of contract within the first year from POS installed date
2. E-COMM		
2.1. Processing transaction's fee	depending on the customer's evaluation and profile	it is charged as percent from transaction's value
2.2. Maintenance fee	10 EUR/month/website	
2.3. Enrollment fee	150 EUR/merchant	it is charged once at the enrollment moment
3. Imprinter		
3.1. Processing transaction's fee	depending on the customer's evaluation and profile	it is charged as percent from transaction's value

## IX. TRADE PRODUCTS



1.	Letters of credit		
For letters of credit denominated in RON, the commissions stated for letters of credit in foreign currency will be applied, in RON equivalent. All commissions are considered due and will not be refunded even the L/C is cancelled or expires totally or partially unutilized. When the letter's of credit amount is variable, commissions will be collected at the highest limit allowed. * Confirmation Fee for Export Letters of Credit is applied depending on the risk profile of the country/Issuing Bank **Issuance /amount increase/extension of validity fee for Import Letters of Credit will be paid in full/quarterly based on client's option. Issuance /amount increase/extension of validity fee for the first quarter will be charged at the transaction moment.			
	Commission	Level	Comments
		LEI	Currency
1.1.	Export letters of credit/Received letters of credit including standby letters of credit subject to Publication 600		
1.1.1.	Advising/Amount Increase	0.15%, min. 75 EUR	At the advising/amendment moment
1.1.2.	*Confirmation	On a case by case basis, min. 100 EUR/quarter or part thereof	At the confirmation moment

1.1.3.	Other amendments/ assignment amendment/ cancellation/non utilization	30 EUR	At the amendment/cancellation/non utilization moment
1.1.4.	Pre-checking of documents	80 EUR / set of documents	At the pre-checking moment
1.1.5.	Checking/Handling of documents	0.20% min. 100 EUR	At the checking/handling moment
1.1.6.	Assignment of proceeds notification	50 EUR	At the assignment notification moment
1.1.7.	Payment within assignment for other bank's clients	0.15% min. 75 EUR max. 1500 EUR	At the payment within assignment moment
1.2.	Import letter of credit/Issued letter of credit including standby letter of credit subjected Publication 600		
1.2.1.	LC Issuance/Amount Increase /Validity extension (SWIFT charges included)	0.20% - 1%, min. EUR 100 /quarter or part thereof	**At the issuing/increase/validity extension moment / shall be paid in full or in a quarterly basis tranches during the validity period
1.2.2.	Other Amendments/cancellation/non-utilization	30 EUR	At the amendment/cancellation/non-utilization moment
1.2.3.	Payment/acceptance commission (including checking and remittance of documents)	0.2% min. 100 EUR	At the payment moment
2.	Documentary payment order/Conditional payment order		
	- The fees are charged in equivalent of the Documentary payment order/Conditional payment order currency.		

Commission	Level	
	LEI	Currency
2.1. Advising	0.1% min. 50 EUR	
2.2. Issuing	0.1% min. 50 EUR max 1,000 EUR	
2.3. Amendments/Cancellation/Investigations	20 EUR	
2.4. Payment	0.15% min. 50 EUR max 1,500 EUR	
3.	Collections (Incasso)	
	- The fees are charged in equivalent of the Collection (Incasso) currency.	

Commission	Level	
	LEI	Currency
3.1. Export collection/issued collection		
3.1.1. Clean collection remittance	0.1% min. 25 EUR max. 300 EUR	At the documents remittance moment
3.1.2. Documentary collection remittance	0.15% min. 50 EUR max. 500 EUR	At the documents remittance moment
3.1.3. Amendment of initial instructions	25 EUR	At the amendment moment
3.1.4. Bills of exchange/documents returned unpaid/unaccepted	25 EUR	At the documents return moment
3.2. Import collection/received collection		
3.2.1. Advising of clean collection	0.1% min. 30 EUR max. 300 EUR	At the advising moment
3.2.2. Advising of documentary collection	0.15% min. 30 EUR max. 500 EUR	At the advising moment
3.2.3. Amendment of initial instructions	20 EUR	At the amendment moment
3.2.4. Payment within the collection	0.15% min. 25 EUR max. 400 EUR	At the payment moment
3.2.5. Bills of exchange/documents returned unpaid/unaccepted	50 EUR	At the documents return moment
3.2.7. Release of documents for goods sent on the BCR's address	0.1% min. 80 EUR	At the document's release moment
3.2.8. Release of documents "free of payment"	20 EUR	At the "free of payment" document's release moment

## X.



## LETTERS OF GUARANTEE (LGs/CGs/Stand-by LCs) AND AVALS

Commission	Level	
	LEI	Currency
1.	LG ISSUED / AVALS	
	LEGAL PERSONS WITH TURNOVER < 1 MILLION EUR	
1.1.	Preparation and analysis of documentation for LGs/aval of PN/BE fully secured by cash collateral (including the case when several LGs are issued/PNs/BE are avalised based on a LG/Aval Facility)	150 LEI
1.2.	Preparation and analysis of documentation for LGs/aval of PN/BE secured by other collaterals besides cash collateral	500 LEI
1.3.	LG issuance/aval of PN/BE or increase of value and/or extending the validity term	0.25%/quarter + risk margin, min. 150 LEI      0.25%/quarter + risk margin, min. 100 EUR (or equiv. in LG/PN/BE currency)
1.4.	Urgent issue (in the same day during the working hours with the public, for LGs/avals of PN/BE pre-approved or secured by cash collateral, provided that the application is received before Cut Off Time)	120 LEI      30 EUR (or in the LGs currency equivalent)
1.5.	Other modifications except increase of value and/or extending the validity term	100 LEI      25 EUR (or in the LGs currency equivalent)
1.6.	Processing of payment request under LG/aval	0.2% min. 200 LEI      0.2% min. 50 EUR (or in the LG's/PN's/BE's currency equivalent)
1.7.	Guarantee fee at the conclusion/prolongment/increasing in value of LG/aval facility under which several LGs are issued/PN/BE are avalised, regardless of the type of collaterals	0.5%/year, min. 120 LEI      0.5 %/year min. 75 EUR (or in the LG's/PN's/BE's currency equivalent)
1.8.	Fee for the issuance of non-standard template LG	100 LEI      25 EUR (or in the LGs currency equivalent)

LEGAL PERSONS WITH TURNOVER ≥ 1 MILLION EUR		
1.1.	Preparation and analysis of documentation for LGs/aval of PN/BE fully secured by cash collateral (including the case when several LGs are issued/PNs/BE are avalised based on a LG/Aval Facility)	150 LEI
1.2.	Preparation and analysis of documentation for LGs/aval of PN/BE secured by other collaterals besides cash collateral	500 LEI
1.3.	LG issuance/aval of PN/BE or increase of value and/or extending the validity term	depending on the customer's evaluation and profile
1.4.	Other modifications except of value and/or validity term	depending on the customer's evaluation and profile
1.5.	Processing of payment request under LG/aval	depending on the customer's evaluation and profile
1.6.	Upfront fee (for revolving facilities)	depending on the customer's evaluation and profile
1.7.	Waiver fee	depending on the customer's evaluation and profile
2. LG RECEIVED		
2.1.	Advice/remittance of LG issued by other banks/text analysis	50 EUR (or in the LGs currency equivalent)
2.2.	Advice/remittance of modifications of LG issued by other banks/text analysis	25 EUR (or in the LGs currency equivalent )
2.3.	Checking the authenticity of LG	25 EUR (or in the LGs currency equivalent)
2.4.	Remittance of payment requests under LG	0.1% min. 75 EUR max. 200 EUR (or in the LGs currency equivalent)
2.5.	Cancellation/reducing of obligations/notifications	25 EUR (or in the LGs currency equivalent)
3. Other types of letters		
LEGAL PERSONS WITH TURNOVER < 1 MILLION EUR		
3.1.	Issuing creditworthiness	100 LEI + VAT 50 EUR + VAT (for letters issued in favor of foreign business partners)
Issuing letter of comfort		
3.2.	- from own sources	0.1 % of the letter value + VAT
	- from BCR loan	0.25 % of the letter value + VAT
3.3.	Issuing letter of intent	100 LEI + VAT 50 EUR + VAT
LEGAL PERSONS WITH TURNOVER ≥ 1 MILLION EUR		
3.1.	Issuing creditworthiness	depending on the customer's evaluation and profile
Issuing letter of comfort		
3.2.	- from own sources	depending on the customer's evaluation and profile
	- from BCR loan	depending on the customer's evaluation and profile
3.3.	Issuing letter of intent	depending on the customer's evaluation and profile

## XI.



## OTC operations with Romanian tbills/government bonds and financial instruments issued in EU member states

A. OTC trading and safekeeping of government bonds on the market administrated by National Bank of Romania		Fees level		Comments
		LEI	Non-LEI	
1.	Intermediary operations on the Romanian Tbills & Government bonds primary market			The fee is applied to the settlement amount of the allocated t-bills/ gov. bonds, in the ccy of the instrument, but no less than the fee charged by SaFIR.
1.1.	up to 2 mil. LEI, including	0.3% min. 100 LEI	0.5% min. 100 EUR	
1.2.	over 2 mil. LEI	0.1%		
2.	Trading operations on the Romanian Tbills & Government bonds secondary market			
2.1.	Between BCR and its client (sell/ buy, REPO/ RREPO, REPO/ RREPO substitution)	SaFIR fee		
2.2.	For customer to customer operations	0,25% applied to the total nominal value, but no less than the fee charged by SaFIR.		
3.	Transfer and registration operations of Romanian Tbills & Government bonds			
3.1.	Free of payment transfers from the BCR Secondary Register to another register	0,5% applied to the total nominal value, but no less than the fee charged by SaFIR, plus VAT		
3.2.	Registration of pledge in the BCR Secondary Register	160 LEI + VAT		
3.3.	Pledge substitution, t-bills/ gov. bonds under litigation, transfer of pledge beneficiary, transfer of pledged portfolio, pledge execution through	SaFIR fee + VAT		
3.4.	Fees for coupon/ principal payments	5 LEI + VAT		
4.	SaFIR fees			
4.1.	Processing fee for delivery versus payment operations (sale-purchase, reverse operations, collateral execution through sales)	79 LEI		
4.2.	Processing fee for free-of-payment delivery operations (portfolio transfer, collateral execution by appropriation, reverse operation substitution, margin call)	95 LEI		
4.3.	Primary market results processing fee	10.50 LEI		
4.4.	Pledge processing fee (pledge registration, pledge substitution, disputed securities, pledge assignment, pledged securities portfolio transfer, pledge release)	95 LEI		

B. OTC trading and safekeeping of financial instruments issued in EU member states		Fees level		Comments
		EUR	Non-EUR	
5.	Safekeeping fee			
5.1.	Financial instruments deposited in Austria, issued by:			The fee is applied to the market value of the portfolio from the last day of the calculation month and calculated in the denomination currency of the financial instruments.
	ERSTE	0,009% p.a. + VAT		
	other issuers from EU member states	0,014% p.a. + VAT		
5.2.	Financial instruments deposited in other countries than Austria or in international depositories, issued by:			The fee is cashed on a monthly basis, in RON, at the NBR rate valable for the last day from the month.
	ERSTE	0,069% p.a. + VAT		
	other issuers from EU member states	0,070% p.a. + VAT	0,193% p.a. + VAT	
6.	Free of payment transfers fee			
6.1.	Financial instruments deposited in Austria		15 EUR + VAT	
6.2.	Financial instruments deposited in other countries than Austria or in international depositories		15 EUR + VAT	
6.3.	Fees for coupon/ principal payments		10 LEI/ issue + VAT	

#### Processing fees through netting/settlement system:

- \* a low-value interbank payments processing fee through netting system will be added - 0.51 LEI
- \*\* a high-value or urgent interbank payments processing fee through settlement system will be added - 6,00 LEI
- \*\*\* a processing fee through netting system for debit instruments will be added - 0.88 LEI
- \*\*\*\* a debit instrument refused for payment processing fee through settlement system will be added - 0.55 LEI
- \*\*\*\*\* a interbanking Direct Debit incoming payment processing fee through netting system will be added - 0,45 LEI.

#### Details:

- <sup>1</sup> The fee will not be applied in the case of clients with whom agreements have been concluded - payments of telephone invoices etc. This fee may be different from the standard fee in case of certain special agreements. In case of cash deposits made in the account of a legal entity, others than those made based on certain agreements, for the collection operation a collection fee in LEI/intra-banking foreign currency will be applicable.
- <sup>2</sup> The threshold is set for 50.000 LEI for local currency cash withdrawal transactions and 10.000 EUR (equivalent) for foreign currency cash withdrawal transactions, while the planning should be done with at least 1 working day before the scheduled day for performing the withdrawal.
- <sup>3</sup> The same fee will apply for the scheduled amount which have not been withdrawn during the scheduled day.
- <sup>4</sup> Collateral deposits category includes the following accounts, but not limited to: escrow account, third party good performance collateral deposits (eg. collateral deposit for performance bonds), collateral deposits for administrator good performance, collateral deposits accounts for assignment of receivables, collateral deposit accounts for liquid assets deposited by legal entities in the process of incorporation, etcetera
- <sup>5</sup> Austria, Belgium, Bulgaria, the Czech Republic, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Island, Italy, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Great Britain, Norway, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Hungary.
- <sup>6</sup> Any currency, less LEI
- <sup>7</sup> The list of the participating banks can be consulted on the [www.bcr.ro](http://www.bcr.ro) website. The list of the banks may be unilaterally amended by the bank.
- <sup>8</sup> The operations implies the automatic blockage of 100 EUR (or equivalent in the account's currency, based on the NBR exchange rate available at the moment of the blockage) in order to collect the fees after the investigations are finalized.
- <sup>9</sup> For clients with a lower annual turnover of 1,000,000 EUR equivalent.
- <sup>10</sup> By the term monthly statement of account we understand the statement of account issued for one calendar month (ex. January 1st – January 31st) or non-calendar month (for ex. the period January 20th - February 19th). Parts of the monthly statements of account (for ex. periods such as January 1st – January 20th or January 20th – February 10th) are considered full monthly statements of account.
- <sup>11</sup> Fee is 0 LEI/EUR/USD for the clients with turnover of less than 1,000,000 EUR included in Micro segment.
- <sup>12</sup> The product was excluded from the bank's offer for clients with turnover of less 1,000,000 EUR included in Micro segment.

Becomes effective starting 21<sup>th</sup> September 2020

InfoBCR: 0800.801.BCR (0800.801.227) call free  
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