

Interest rates as of 05.02.2024 for the Current account and Savings products for Private Individuals

RON TERM DEPOSITS WITH FIXED INTEREST RATE (% per year), MINIMUM AMOUNT 500 RON*

Term	Interest rate with bonus included considering the terms and conditions *	Standard interest rate level
3 month	5,00	4,00
6 months	5,20	4,20
12 months	5,60	4,60
Maxiplus 24 months	-	4,50

* The interest rates for deposits in RON opened in Internet Banking/Mobile Banking includes an interest bonus of 1% above the standard interest rate. For deposits initially opened in Internet Banking/Mobile Banking after 18.01.2024, the bonus applies under the following conditions:

- a. When opening the deposit, (i) when the clients have incomings in the Current Account opened at BCR of at least 1000 RON/month, in 3 of the last 4 months before the time of deposit opening or (ii) as a result of the Client's commitment that, from the date of deposit opening, the client will have incomings of at least 1000 RON/month in a Current Account opened at BCR.
- b. at the term deposit prolongation, for deposits with automatic prolongation, when the client has incomings in Current Account opened at BCR in the amount of at least 1000 RON/month, in 3 of the last 4 months before the deposit prolongation.

Excluded for the above conditions are transfers between own client accounts opened at BCR, incomings from gambling, incomings from currency exchanges made through own accounts opened at BCR, as well as incomings from different events related to transactions made with the Card (e.g.: rejected/cancelled transactions, payment refusals, amounts collected as a result of the return of products purchased with the card, etc.). For deposits initially opened in Internet Banking/Mobile Banking between 21.11.2019 and 17.01.2024, the bonus is granted upon automatic deposit prolongation, as a result of receiving the salary/pension in a current account opened at BCR, with the exception of customers who receives their salary and have deposits with a term of 3 months for which the bank grants a bonus only for new deposits opened starting with 03.06.2022.

At the prolongation, the standard interest level displayed on the date of extension will be applied, with the bonus being granted or not, depending on BCR's commercial policy on the date of automatic prolongation. The standard interest rate is granted to: (1) deposits made in banking units and (2) deposits made through any channel for customers who do not collect income in the BCR account.

TERM DEPOSITS IN EUR WITH FIXED INTEREST RATE, MINIMUM AMOUNT EUR 200 (% per year)

Term	Interest rate with bonus included considering the terms and conditions **	Standard interest rate level
3 month	1.00	0.50
6 month	1.25	0.75
12 month	1.50	1.00

TERM DEPOSITS IN USD WITH FIXED INTEREST RATE, MINIMUM AMOUNT USD 200 (% per year)

Term	Interest rate with bonus included considering the terms and conditions **	Standard interest rate level
3 month	1.50	1.00
6 month	1.75	1.25
12 month	2.00	1.50

** The interest rates for deposits in EUR and USD opened in Internet Banking/Mobile Banking includes an interest bonus of 0.5% above the standard interest rate. For deposits initially opened in Internet Banking/Mobile Banking after 18.01.2024, the bonus applies under the following conditions:

- a. When opening the deposit, (i) when the clients have incomings in the Current Account opened at BCR of at least 1000 RON/month, in 3 of the last 4 months before the time of deposit opening or (ii) as a result of the Client's commitment that, from the date of deposit opening, the client will have incomings of at least 1000 RON/month in a Current Account opened at BCR.
- b. at the term deposit prolongation, for deposits with automatic prolongation, when the client has incomings in Current Account opened at BCR in the amount of at least 1000 RON/month, in 3 of the last 4 months before the deposit prolongation.

Excluded for the above conditions are transfers between own client accounts opened at BCR, incomings from gambling, incomings from currency exchanges made through own accounts opened at BCR, as well as incomings from different events related to transactions made with the Card (e.g.: rejected/cancelled transactions, payment refusals, amounts collected as a result of the return of products purchased with the card, etc.).

For deposits initially opened in Internet Banking/Mobile Banking between 06.02.2023 and 17.01.2024, the bonus is granted upon automatic deposit prolongation, as a result of receiving the salary/pension in a current account opened at BCR. For the term deposits opened before 06.02.2023 the bank does not applies the bonus. At the prolongation, the standard interest level displayed on the date of extension will be applied, with the bonus being granted or not, depending on BCR's commercial policy on the date of automatic prolongation. The standard interest rate is granted to: (1) deposits made in banking units and (2) deposits made through any channel for customers who do not collect income in the BCR account.

Savings account (MAXICONT) with variable interest rate (% per year)

Currency	LEI	EUR	USD
Minimum balance	≥ LEI 1.00	≥ EUR 250	≥ USD 250
Interest Rate	2.00	0.10	0.10

BCR SAVINGS PLAN OPENED AT THE BANK'S COUNTER, WITH FIXED INTEREST RATE (% per year)

	KIDS	ADULTS
Minimum monthly deposits	40 LEI	LEI 50
Standard Interest Rate	5.50*	5.00
During the period the monthly deposits are not paid	Standard interest rate minus 1.00	Standard interest rate minus 0.55
Interest bonus	0,20 when extending the plan under the conditions of meeting the schedule	
The interest applicable to the amounts that exceed the maximum amount accumulated throughout a tenor is 0.10		

* Composed of the interest rate applied to savings plan for adults plus 0.50 interest rate bonus for kids.

SIGHT RESOURCES INTEREST RATE (% per year)

0, p.a., applicable to the current accounts, to the current account packages, to the term deposits and savings plans liquidated before the maturity date and to savings accounts if the minimum balance is not maintained for at least 1 month (RON) or 3 months (EUR / USD), and to the collateral deposits for Prima Casă loan.

Products in the client's portfolio, withdrawn from the bank offer

TERM DEPOSITS WITH FIXED INTEREST RATE (% per year)

Term	RON	EUR	USD
1 month*	0.01	0.01	0.01
2 months	0.01	0.01	0.01
9 months	4.20	0.75	1.25
12 months (monthly interest)	-	0.01	0.01
18 months	-	0.01	0.01
24 months (sem. interest)	0.55 In case of liquidation before maturity date: 0.10%	0.01	0.01
Maxiplus 24 months	-	0.01	-
36 months (sem. interest)	-	0.01	0.01
Savings Plan 12 months**	-	0.05	-
Savings Plan 24 months**	0.55	0.05	-
Other currencies	CHF	GBP	
3 months	0.01	0.01	**-. In case the monthly forecasted balance is not fulfilled, from the last due date and until the date the forecasted balance is met, the interest rate applied is calculated as the standard interest rate minus 0.55% (RON), respectively minus 0.05% (EUR) - The interest applicable to the amounts that exceed the maximum amount accumulated throughout a tenor: RON: 0.10%. EUR: 0.05%. - Interest Rate bonus of 0.20% for RON Savings Plans at the prolongation date, if the forecasted balance is met
6 months	0.01	0.01	
12 months	0.01	0.01	

*Interest rate applicable also for collateral deposits for loans (except Prima Casa), credit cards and letters of guarantee new opened or for which the interest rate expires starting 06.01.2014.

RON TERM DEPOSITS WITH VARIABLE INTEREST RATE (% per year)

Term	Interest	
1 – 3 months	0.01	The interest rates are applied irrespective of the amount
6- 36 months	0.01	

Banca Comercială Română is part of the Deposit Guarantee Fund in the Romanian Banking System, being included in the list of participant credit institutions. By payment of compensations, its depositors have their deposits guaranteed, within the limit of the ceiling periodically established, which on the date of signing this Contractual Documentation is worth EUR 100.000, in RON equivalent, per depositor, per bank. This list can be consulted by the Client directly on the webpage www.fgdb.ro of the Deposit Guarantee Fund in the Romanian Banking System.