Banca Comercială Română S.A.
Joint stock company

15 Calea Victoriei, 3rd District,
Bucharest, code 030023

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InfoBCR: 0800.801.227, toll free from any national provider; +4021.407.42.00, normal rate from abroad

Registered in the Trade Register Office: J40/90/1991
Registered in the Credit Institutions Register: RB-PJR-40-008/18.02.1999
Sole Registration Code: RO 361757

Registered in the Registry of Evidence of Processing Personal Data under no. 3772 - 3776
Share capital: 1,625,341,625.40 lei
SWIFT: RNCB RO BU

Limit hours[1] for operations processing – Legal entities and authorized natural person

Operation type	Desk	MultiCash/e-BCR	Click, Alo and Business 24 Banking BCR
Payments in lei – intra-banking	**≤ 17:00** *Debiting payer's account and crediting beneficiary's account on the same calendar day*	**by the end of the banking day** *Debiting payer's account and crediting beneficiary's account on the same calendar day*	**by the end of the banking day** *Debiting payer's account and crediting beneficiary's account on the same calendar day*
Inter-banking low value domestic payments (< lei 50.000)	**≤ 11:00** *Debiting payer's account and crediting beneficiary's account on the same working day*[2] **11:00-17:00** *Debiting payer's account on the same working day, crediting beneficiary's account on the next working day*	**≤ 14:30** *Debiting payer's account and crediting beneficiary's account on the same working day* **14.30-21:00** *Debiting payer's account on the same working day, crediting beneficiary's account on the next working day* **> 21:00** *Debiting payer's account and crediting beneficiary's account on the next working day*	**≤ 14:30** *Debiting payer's account and crediting beneficiary's account on the same working day* **>14:30** *Debiting payer's account on the same working day, crediting beneficiary's account on the next working day*
Inter-banking high value domestic payments (>lei 50.000) and/or emergent payments (irrespective of the value)	**≤ 13:00** *Debiting payer's account and crediting beneficiary's account on the same working day* **13:00-17:00** *Debiting payer's account on the same working day, crediting beneficiary's account on the next working day*	**≤ 15:30** *Debiting payer's account and crediting beneficiary's account on the same working day* **15:30-21:00** *Debiting payer's account on the same working day, crediting beneficiary's account on the next working day* **>21:00** *Debiting payer's account and crediting beneficiary's account on the next working day*	**≤ 15:30** *Debiting payer's account and crediting beneficiary's account on the same working day* **>15:30** *Debiting payer's account on the same working day, crediting beneficiary's account on the next working day* *Urgent payments are performed through Business 24 Banking*
Payments in foreign currency – intra-banking	**≤ 17:00** *Debiting payer's account and payment on the same calendar day with the currency date*[3]	**by the end of the banking day** *Debiting payer's account and payment on the same calendar day with the currency date*	**Click and Alo 24 Banking:** **by the end of the banking day** *Debiting payer's account and crediting beneficiary's account on the same calendar day* **Business 24 Banking:** **≤ 21:00** *Debiting payer's account and payment on the same calendar day with the currency date* **>21:00** *Debiting payer's account on the same calendar day and payment on the next day as to the currency date*
Payments in foreign currency – inter-banking Normal	**Ordine de plata SEPA** **≤17:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **Ordine de plata non-SEPA** **≤17:00** *Debiting payer's account on the same working day and payment after two working days as to the currency date*	**≤21:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>21:00** *Debiting payer's account on the next working day and payment after two working days as to the currency date*	**≤21:30** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>21:30** *Debiting payer's account on the same working day and payment after two working days as to the currency date*
Urgent inter-banking payments (EUR)	**≤ 14:00** *Debiting payer's account and payment on the same working day with the currency date* **>14:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*	**≤ 15:30** *Debiting payer's account and payment on the same working day with the currency date* **15:30-18:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>18:00**	**≤15:00** *Debiting payer's account and payment on the same working day with the currency date* **>15:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*

Operation type	Desk	MultiCash/e-BCR	Click, Alo and Business 24 Banking BCR
		Debiting payer's account and payment on the next working day as to the currency date	*Not applied to Click and Alo 24 Banking services.*
Urgent inter-banking payments (USD, CAD)	**≤ 13:00** *Debiting payer's account and payment on the same working day with the currency date* **>13:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*	**≤ 13:00** *Debiting payer's account and payment on the same working day with the currency date* **13:00-18:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>18:00** *Debiting payer's account and payment on the next working day as to the currency date*	**≤15:00** *Debiting payer's account and payment on the same working day with the currency date* **>15:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* *Not applied to Click and Alo 24 Banking services.*
Urgent inter-banking payments (GBP, CHF)	**≤ 10:00** *Debiting payer's account and payment on the same working day with the currency date* **>10:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*	**≤10:00** *Debiting payer's account and payment on the same working day with the currency date* **10:00-18:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>18:00** *Debiting payer's account and payment on the next working day as to the currency date*	**≤12:00** *Debiting payer's account and payment on the same working day with the currency date* **>12:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* *Not applied to Click and Alo 24 Banking services.*
Urgent inter-banking payments (CZK, DKK, HUF, NOK, PLN, SEK, BGN, RUB, MDL, TRY, AED, BRL, CNY, EGP, INR, KRW, MXN, NZD, RSD, ZAR)	**≤17:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*	**≤18:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>18:00** *Debiting payer's account on the next working day and payment after two working days as to the currency date*	**≤10:00** *Debiting payer's account and payment on the same working day with the currency date* **>10:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* *Not applied to Click and Alo 24 Banking services.*
Urgent inter-banking payments (AUD, JPY)	**≤17:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*	**≤18:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>18:00** *Debiting payer's account on the next working day and payment after two working days as to the currency date*	**≤ 10:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>10:00** *Debiting payer's account on the same working day and payment after two working days as to the currency date* *Not applied to Click and Alo 24 Banking services.*
Urgent inter-banking payments (BGN, MDL, RUB)	**≤17:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*	**≤18:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>18:00** *Debiting payer's account on the next working day and payment after two working days as to the currency date*	**≤16:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>16:00** *Debiting payer's account on the same working day and payment after two working days as to the currency date* *Not applied to Click and Alo 24 Banking services.*

Operation type	Desk	MultiCash/e-BCR	Click, Alo and Business 24 Banking BCR
Urgent inter-banking cross-border payments (RON)	**≤ 13:00** *Debiting payer's account and payment on the same working day with the currency date* **>13:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*	**≤ 13:00** *Debiting payer's account and payment on the same working day with the currency date* **13:00-18:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>18:00** *Debiting payer's account and payment on the next working day as to the currency date*	**≤15:00** *Debiting payer's account and payment on the same working day with the currency date* **>15:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* *Not applied to Click and Alo 24 Banking services.*
Intra/inter-banking payments in RON or foreign currency from/into a denominated account in a different currency than the transaction currency (Cross Currency)	**≤ 15:00** *Debiting payer's account on the same working day and performing payment with the currency date established depending on the payment currency and on the normal/urgent regime* **>15:00** *Debiting payer's account on the next working day and performing payment with the currency date established depending on the payment currency and on the normal/urgent regime*	**≤16:00** *Debiting payer's account on the same working day and performing payment with the currency date established depending on the payment currency and on the normal/urgent regime* **>16:00** *Debiting payer's account on the next working day and performing payment with the currency date established depending on the payment currency and on the normal/urgent regime*	*Not the case*
Erste Intra-group fast payments in foreign currency (FIT)	**≤ 14:00** *Debiting payer's account and payment on the same working day with the currency date* **>14:00** *Debiting payer's account on the same day and payment on the next day as to the currency date*	**≤15:30** *Debiting payer's account and payment on the same working day with the currency date* **>15:30-18:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>18:00** *Debiting payer's account and payment on the next working day as to the currency date*	**≤ 15:00** *Debiting payer's account and payment on the same working day with the currency date* **>15:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*
Term deposits setting up/closing	**≤ 18:00** *On the same working day*	**≤ 19:00** *On the same working day* **>19:00** *On the next working day*	**≤ 20:00** *On the same working day* **>20:00** *On the next working day*
Foreign currency exchange	**≤17:30** *On the same working day*	**09:00-17:00** *On the same working day*	**by the end of the banking day** *Debiting payer's account and crediting beneficiary's account on the same working day*

Debit instruments payable in lei (cheque, promissory note[4], bill of exchange[4])	Intra-banking	Inter-banking – electronic settlement
Remittance debit instrument – beneficiary in BCR	**≤ 13:30 (day D*)** *Debiting payer's account and crediting beneficiary's account on the same working day (day D*)* **>13:30 (day D*)** *Debiting payer's account and crediting beneficiary's account on the next working day (day D+1)*	**≤13:30 (day D*)** *Debiting payer's account in the next working day (day D+1) and crediting beneficiary's account after two working days (day D+2)* **>13:30 (day D*)** *Debiting payer's account after two working days (day D+2) and crediting beneficiary's account after three working days (day D+3)*
Remittance debit instrument – payer in BCR	**≤17:00 (day T**)** *Debiting payer's account and crediting beneficiary's account on the same working day (day T)*	**≤17:00 (day T**)** *Debiting payer's account in the same working day (day T) and crediting beneficiary's account on the next working day (day T+1)*

*** D day – the date on which the beneficiary submits a debit instrument to BCR or the maturity date (if the maturity date is higher than the date of submitting the debit instrument)**
**** T day – the date BCR receives the payment instruction, pertaining to a debit instrument**

Notes:

A. Depending on technical capabilities and/or the limit hours practiced by partner banks, BCR can, but is not bound to process certain operations received after the limit hour (similarly to those received before the limit hour).
B. BCR reserves the right to change the limit hour for banking operations performance and their related processing rules by displaying them at the premise of the bank operational entities and/or by sending an information message.

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[1] The limit hour represents the moment of the day depending on the bank marking an operation as received in the current working day or in the next working day. The limit hours are given according to the official time of Romania GMT+2. Around Legal Feast days, the limit processing hours can be changed. The limit hours are defined for working days, except intra-banking payment transactions in lei or foreign currency, where the limit hours are defined for calendar days.
[2] A working day is any day in which the banks in Romania are opened for business and inter-banking transactions concluded in Romania. In case the payment is performed in another currency than the national one, a Working Day means any day in which the banks are opened for business/foreign currency exchange transactions concluded in Romania and in the main financial center related to the currency in which the respective payments are made.
[3] The currency date is the date on which the transferred amount should be received by the beneficiary's bank, except that the beneficiary's bank can choose not to credit the beneficiary's account on the same day the amount was received.
[4] Crediting and debiting will be performed depending on the maturity date for the promissory notes and bill of exchange.