



Standard tariffs and fees chargeable by BCR on natural persons for various operations, current accounts, cards, the products and services associated to them



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1.	ADMINISTRATION (MAINTENANCE)	Current account offer (packages)				Packages withdrawn from current offer						
		George Current account <i>(opened starting with 10.12.2021)</i>	Package for financially vulnerable individuals / Package for financially non-vulnerable individuals	Humanitarian account	Current account (EUR/ USD/ Other currencies)	George package <i>(opened before 10.12.2021)</i>	Clasicont package	Totalcont package	Comod package	Xteen/ Campus package	One package	Erste Private Banking package
		RON	RON	RON/ Foreign currency	Foreign currency ¹	RON						
	Current account opening	RON 0				RON 0						
	Commission for initiating the business relationship and opening the current account by power of attorney	RON 500				n/a						
	Maintenance fee/month	RON 0/8/ RON 20/ RON 40/ RON 100 ²	RON 0/7	RON 0	RON 0/4,5/ RON 20 in echiv. ¹	RON 0/6 ²	RON 10	RON 25	RON 2/10	RON 0	RON 30	RON 100
	Closing of account/package	RON 0				RON 0						
	Issue of current account statement at the bank counters, on demand:	one-calendar month statement of account, free of charge, monthly RON 2/account statement for any other period, besides the free one				one-calendar month statement of account, free of charge, monthly RON 2/account statement for any other period, besides the free one						
	Issue of bank statement for other types of accounts than current accounts at BCR counters, on demand (e.g., term deposit/savings account/savings plan)	RON 0				RON 0						
	Issue of financial records, at the bank counters	RON 2				RON 2						
	Using BCR Alert ^{3a}	RON 2/month				RON 2/month						
	Using BCR Alert Plus ^{3b}	RON 5/month				RON 5/month						
	Fee for sending SMS exceeding the 25 SMS message limit per component	RON 0,8/SMS				RON 0,8/SMS						

1 For clients with incomings type such as salaries, pensions, allowances, scholarships and other social benefits, in any Current Account opened with BCR, if the transaction is recognized as such by BCR (IBANs of the Accounts from which the payment of these rights are communicated to BCR either by the Client or by the institution / company making the payment), the commission for the first BCR Current Account in foreign currency is RON 4.5. Also for customers who have a George account opened after 10.12.2021, the commission for the first account in EURO currency is zero, if the zero fee waiver criteria for current account administration are met. The amounts in RON equivalent will be determined at the NBR Exchange Rate valid for the day on which the operation takes place. The calculation of commissions, taxes and fees in RON equivalent is performed at the NBR exchange rate valid for the day of their accounting.

2 Monthly management fee is free of charge if the following conditions are cumulatively met:

- at least one debit card payment or transfer operations is processed/ per month;
- AND the total amount of the incomings (excluding transfers between own accounts opened with BCR), is at least:
 - RON 1,000 for George's account with George Standard card;
 - RON 5,000 for George's account with George Gold card;
 - RON 10,000 for George's account with Platinum card.

For clients aged 0-14, the current account administration fee is free of charge (RON 0). For customers between the ages of 14 and 22, if in the current month or in the month before it, the customer performs at least one operation such as (i) debit card payments or (ii) credit transfer (payments) via Internet / Mobile / Phone Banking, the package administration fee will be 0 RON. Clients aged 14-18 do not owe the administration fee for the first 6 months from the current account contract date. For George account customers, opened before 10.12.2021, the administration fee is zero (free of charge) if the incomings in the account, regardless of their number and excluding transfers between own accounts opened with BCR, are at least RON 600.

3a Available for services purchased until 01.10.2017. Service is not available for sale starting 02.10.2017.

3b Available for services purchased until 03.05.2020. Service is not available for sale starting 04.05.2020.

2. INTERNET / MOBILE BANKING SERVICES

Use/ administration of Internet Banking, Mobile Banking and Phone Bank	by etoken	RON 0
	For Token devices purchased before 5-April-2019	RON 10/month
	For Token devices purchased starting with 5-April-2019	RON 3/month
Fee charged for Token replacement in case of: loss/damage/theft/non-return <i>(exception: replacement by e-token)</i>		EUR 10
Activation of the 7 years transactions history in Internet Banking, Mobile Banking		RON 12 /activation
George Info		
Push Notifications		RON 0
E-mail Notifications		RON 0
SMS Notification		RON 0,5 / received SMS

3. TRANSFER CREDIT (PAYMENTS)

In RON		Internet/Mobile Banking	Phone Banking	Bank counters
Intrabanking credit transfer (BCR – BCR payments), including transfers between personal accounts ⁴		RON 0	RON 30 ⁵	RON 30
Interbanking credit transfer in RON (BCR – other banks payments from Romania / abroad) ⁶	Standard	RON 3	RON 30 ⁵	RON 30
	Instant < RON 50.000 (BCR – other banks from Romania) ⁷	RON 3,94	n/a	n/a
	Extern (BCR – banks from abroad) ⁸	RON 3	RON 30	RON 30

⁴ Not chargeable in case of closing a Current Account with transfer of balance to another BCR account.

⁵ For these operations no commission is charged for the clients with George Account and for the clients with TotalCont, One and Erste Private Banking Packages.

⁶ According to the terms of the conventions concluded with corresponding banks, fees in foreign currency charged by such banks are added to the fees in this standard fee tariff. For external interbanking payments in foreign currency and RON, with OUR option, the OUR fee of EUR 20 is added no matter the payment channel.

⁷ Interbanking instant credit transfer for George package is RON 0 and RON 0,94 for TotalCont, One and Erste Private Banking packages.

⁸ For these operations, a fee for processing through a settlement system for high value or urgent interbank payments is applied, of RON 6.

In foreign currencies		Internet/Mobile Banking	Phone Banking	Bank counters
Intrabanking credit transfer (BCR – BCR payments), including transfers between personal accounts ⁶		EUR 0	RON 30	RON 30
Interbanking credit transfer in RON (BCR – other banks payments from Romania / abroad) ⁷	In EUR to banks from Romania / abroad	RON 3, equiv. EUR	RON 30	RON 30
	In EUR – Erste Bank fast credit transfer in foreign ⁹	RON 3, equiv. EUR		
	In any other currency besides EUR	0,1%, min EUR 10, max EUR 500	0,1%, min EUR 15, max EUR 500	0,2%, min EUR 30, max EUR 1000
	With OUR option ¹⁰	EUR 20		
	Emergency fee for payments in foreign currency ¹¹	EUR 35		
Direct credit transfer in the service provider's account ¹²		RON 0		

4. FEES CHARGED FOR PROCESSING THROUGH THE CLEARING/SETTLEMENT SYSTEMS FOR TRANSFERS BCR – OTHER BANKS IN INTERBANKING SYSTEM IN RON

Fee for processing through a settlement system for high value(≥ RON 50.000) or urgent interbank payments	RON 6,00/operation
Fee for processing through a clearing system for low-value interbank payments (< RON 50.000)	RON 0,51/operation
Fee for processing through a clearing system for instant interbank payments through Internet Banking/Mobile Banking	RON 0,45/operation
Approved direct debit payments – beneficiary	RON 0,51/operation
Receipts based on debit payment instruments (<i>checks/bills of exchange/promissory notes</i>) <i>processed through a clearing system</i>	RON 0,88/operation
ID refused with “approved” status – payer	RON 0,55/operation

⁹ Erste Group in terms of payments includes at present: Erste Bank der oesterreichischen Sparkassen, Erste Group Bank AG, Česká spořitelna, Erste Bank Croatia, Erste Bank Hungary, Erste Bank Serbia, BCR Chişinău, Slovenská sporiteľňa, BCR.

¹⁰ According to the terms of the conventions concluded with corresponding banks, fees in foreign currency charged by such banks are added to the fees in this standard fee tariff. For external interbanking payments in foreign currency and RON, with OUR option, the OUR fee of EUR 20 is added no matter the payment channel.

¹¹ This fee is added on top of the standard credit transfer fee.

¹² Invoices payment, insurance policies, tuition fees, leases, donations and other similar operations performed into the service provider's/supplier's account that has a convention with BCR. Amounts in RON equivalent shall be determined at the NBR exchange rate valid on the day of the operation. The fees, taxes and charges in RON equivalent are calculated at the NBR exchange rate valid on the day when they are accounted for.

5. OPERATIONALS

			RON	Foreign currency
Cash operations				
Cash deposits in client’s account ¹³		Bank counters/APT/MFM	RON 0	EUR/USD 0
Cash deposit in other BCR account (BCR)		Bank counters	RON 20	RON equiv. 20
		APT/MFM	RON 0	EUR/USD 0
Coin deposits ¹⁴		Bank counters	< RON 10: 0 ≥ RON 10: 1,5%	n/a
		Exchange office	n/a	20%
Cash withdrawals ¹⁵		Bank counters	2,5% min. RON 25	2,5% min. EUR 5
Cash payments directly into the service provider's account ¹⁷	BCR Client/Non- Client holding/not holding a BCR active current account	Bank counters	RON 20	RON equiv. 2€ ¹⁶
		APT/MFM	RON 0	n/a
Non-cash operations				
Incomings		Intrabanking	RON 0	EUR 0
		Interbanking	RON 0	EUR 0
Direct Debit ¹⁷		Intrabanking	RON 0	RON 0
		Interbanking	RON 0	n/a
Standing Order		Intrabanking	RON 0	EUR 0
		Interbanking	RON 0	n/a

¹³ Cash deposits made for loan instalment payment are not subject to fees. For this purpose BCR accepts also coin deposits in RON, EUR, USD.

¹⁴ Subject to additional fees, depending on the amount remaining after the RON 20 fee is paid. EUR coin deposits at the circulation pay desk (only 1 EUR and 2 EUR coins are accepted).

¹⁵ For withdrawals ≥ RON 50,000 or EUR 10,000 (and other currencies in EUR equivalent), which were not planned 2 days before, a sole fee of 2.5% of the withdrawn amount is charged if the amount is available in the bank. The same is applied for the planned but not taken amounts, except for amounts resulting from deposits and loans. In case of withdrawals from loans, made through the loan account and cash liquidation of deposits opened before 15.09.2014, set up for at least 12 months, at and after the first maturity the fee is 0.

¹⁶ Applicable only for payments made in EUR and USD accounts of service providers.

¹⁷ Fees for processing payments through the clearing/settlement systems are added.

6. FEES FOR DEBIT CARDS INCLUDED IN CURRENT ACCOUNT PACKAGES OPENED AFTER 10.12.2021

		Card George Standard Card George Young	Card George Gold	Card George Platinum	Card George Infinite	Visa Clasic
		RON Cards				Foreign currency Cards
Issuance / Maintenance						
Providing (Issuance) of debit card/(main)		RON 0				EUR/USD 5
Providing (Issuance) of debit card/(additional)		RON 0	RON 35	RON 125	RON 250	EUR/USD 5
Main or secondary debit card administration (maintenance)		RON 0	RON 14	RON 45	RON 100	EUR/USD 0
Providing (Issuance) of debit card/(renewal)		0 RON				EUR/USD 5
Cash withdrawals						
In Romania	from BCR/other banks' ATM/MFM	RON 0				1,75%, min. EUR/USD 5
	from BCR counter (POS, Imprinter)/other banks' counter by POS, in Romania	1%, min. RON 15				
Abroad	from ATMs/MFMs (including ATMs/ MFMs of Erste Group banks) ¹⁸	RON 0				
	from other banks' counters (POS, Imprinter)	1%, min. RON 15				
Other fees						
Delivery card in Romania		RON 10				
Balance inquiry at BCR ATMs/MFMs		RON 0				
Balance inquiry at other banks' ATMs/MFMs in Romania and abroad		RON 4,5				EUR/USD 1
Foreign currency conversion		2% of the value of the transaction performed in another currency than the card currency				
Commission for transactions made at gambling merchants for online payments and POS payments		1,9% from the transaction value				
Unjustified transaction chargeback		RON 30/transaction				EUR/USD 10
Reissuance of card/stolen/lost /change of name/deteriorated card/on demand		RON 20				EUR/USD 7
Modification of maximum cash amount ²² that may be withdrawn daily from ATMs/MFMs ¹⁹		RON 5				EUR/USD 1
Generating a list of the 10 most recent transactions at BCR ATMs/MFMs		RON 1				
Standard card usage limit for transactions made on internet is 10 bank transactions per day						

¹⁸ Currently, Erste Group includes: Erste Bank der oesterreichischen Sparkassen, Erste Group Bank AG, Česká spořitelna, Erste Bank Croatia, Erste Bank Hungary, Erste Bank Serbia, BCR Chişinău, Slovenská sporiteľňa, Erste Bank AD Podgorica, Sparkasse Bank dd Bosna I Hercegovina, Sparkasse Bank Makedonija AD Skopje, Banka Sparkasse d.d.

¹⁹ The maximum withdrawal limit is set in accordance with the contractual provisions.

7.

FEES FOR DEBIT CARDS INCLUDED IN CURRENT ACCOUNT PACKAGES OPENED BEFORE 10.12.2021 (except foreign currency cards)

		MasterCard Gold	ZÂMBET MasterCard/ ZÂMBET Visa	MasterCard Standard/ MasterCard Instant/Visa Standard/ Visa Clasic/ MasterCard George	MasterCard City Card/ Visa Xteen/ Visa Student	Visa Platinum	Visa Infinite	Visa Clasic
		RON Cards						Foreign currency Cards
Issuance / Maintenance								
Providing <i>(Issuance)</i> of debit card/ <i>(main)</i> ²⁰		RON 70	RON 10	RON 0 Mastercard Instant: RON 10	RON 0	RON 250	RON 500	EUR/USD 5
Providing <i>(Issuance)</i> of debit card <i>(additional)</i>		RON 35	RON 10	RON 10	RON 0	RON 125	RON 250	EUR/USD 5
Main or secondary debit card administration <i>(maintenance)</i> ²⁰		RON 14	RON 1,5	RON 0	RON 0	RON 45	RON 100	EUR/USD 0
Providing <i>(Issuance)</i> of debit card <i>(renewal)</i>		RON 0						EUR/USD 5
Cash withdrawals								
In Romania	from BCR ATMs/MFMs	RON 0						1,75%, min EUR/USD 5
	at BCR counters <i>(POS, Imprinter)</i>	1%, min. RON 15						
	from other banks' ATM/ MFM/ from other banks' counter by POS, in Romania	1%, min. RON 15 ²¹						
Abroad	from other banks' ATMs/ MFMs and other banks' counters <i>(POS, Imprinter)</i>	1%, min. RON 15 ²¹						
	from other Erste Group bank's ATM/MFM ¹⁸	0,25%, min. RON 0,5 ²¹						

²⁰ The providing (issuance) of a debit card and the monthly maintenance fee are free of charge for the main card holder (for each card type included in the dedicated package).

²¹ This fee does not apply to the Mastercard George master card issued in the name of the package holder for ATM/MFM cash withdrawals.

Other fees

Delivery card in Romania	RON 10	
Balance inquiry at BCR ATMs/MFMs	RON 0	
Balance inquiry at other banks' ATMs / MFMs in Romania and abroad	RON 4,5	EUR/USD 1
Foreign currency conversion	2% of the value of the transaction performed in another currency than the card currency	
Commission for transactions made at gambling merchants for online payments and POS payments	1,9% from the transaction value	
Unjustified transaction chargeback	RON 30/transaction	EUR/USD 10
Reissuance of card/stolen/lost /change of name/deteriorated card/on demand	RON 20	EUR/USD 7
Modification of maximum cash amount that may be withdrawn daily from ATMs/MFMs ¹⁹	RON 5	EUR/USD 1
Generating a list of the 10 most recent transactions at BCR ATMs/MFMs	RON 1	
Standard card usage limit for transactions made on internet is 10 bank transactions per day		

8. FEES FOR CREDIT CARDS

	MasterCard Ikea	MasterCard Visa/ Visa contactless	Gold MasterCard Gold Visa	EPB Platinum MasterCard	EPB World Elite MasterCard
Fee for card management and PIN					
Fee for issuance of main card	RON 0	RON 20	RON 100	RON 300	RON 600
Fee for annual management of main/ additional card	RON 30	RON 45	RON 200	RON 600	RON 1,200
Fee for blocking lost/ stolen car	RON 0	RON 10 ²²	RON 0	n/a	n/a
Fee for using the card and card payments					
Fee for using ATMs/MFMs/POSS for cash	3%, min RON 10				
Fee for foreign currency conversion	2% of the value of the transaction carried out in a currency other than the card currency				
Delivery card	RON 0				

²² The fee is suspended for an unlimited period.

9. FUNCTIONAL FEES

		RON	Foreign currency
Documentary/conditional payment orders	Notification/Issue	0,1%, min EUR 40 max EUR 750	
	Processing modification/rectifying/investigations	EUR 15	
	Payment	0,15%, min EUR 50	
Processing client requests for issuing the agreement on setting up a subsequent rank mortgage in favour of other banks refinancing the loan granted by BCR		n/a	EUR 10
Garnishments	Garnishment processing fee ≤ RON 100 > RON 100	RON 10 RON 30	n/a
	Fee for providing documentation related to setting up a garnishment on account	RON 25/request + VAT	n/a
Power of attorney valability check		RON 40/request + VAT (or equiv. in foreign currency)	
Safety boxes	Fee for renting safety box	RON 100/month + VAT	
	Fee for forced opening of safety box and key replacement	EUR 100 + VAT	
	Penalty fee for safety box agreement expiration	RON 200/month	
	Fee for supplementary access to the safety box (for contracts concluded after 21.07.2014)	RON 20 /access + VAT	
	Fee for safekeeping services of goods after the expiry of the safety box rental contract (for contracts concluded after 21.07.2014)	RON 300 + VAT	
Annulment of a check at buyer's request		n/a	EUR 10
Certifications of checks <i>(issued in RON; issued in foreign currency and paid in RON)</i>		RON 10/ check certificate	n/a
Transmission of depositary receipts by password from one individual to another, via the bank		RON 10	n/a
SWIFT message except SWIFT charged for opening letters of credit & MT950/940 <i>(statements of account)</i>		n/a	EUR 10
Accounting checking charges, except for checking and confirming account statements		n/a	EUR 10
Issue of duplicate documents		RON 10 /document	EUR 10/document
Physical correspondence		n/a	EUR 10
Fee for processing debt instruments <i>(checks/bills of exchange/promissory notes)</i> in interbanking system in old format		RON 7/operation	n/a
Changing a payment order before execution		n/a	EUR 0
Modification/Cancellation/Investigation of a payment order issued by the client		RON 0	

Investigations related to payment orders received with incorrect/incomplete details (except amounts up to EUR 100 inclusively, for which no investigation with the external bank is conducted)	n/a	EUR 30
Banking operations through humanitarian/sponsorship accounts	RON 0	n/a

10. FEES FOR MONEY TRANSFERS TO ROMANIA AND INTERNATIONALLY²³

MoneyGram Fees										Sigue Fees			Sigue România – Ucraina/ Moldova Fees
Transfer EUR			Transfer USD			Transfer RON				Transfer EUR			
From	Up to	FEE	From	Up to	FEE	From	Up to	10 min service ALLcountries FEE	7AM next day pick-up in RO FEE	From	Up to	FEE	FEE
-	50,00	6	-	50,00	12	-	250,00	25	15	-	100	4	5
50,01	100,00	8	50,01	100,00	13	250,01	500,00	35	25	100,01	200	8	10
100,01	200,00	13	100,01	200,00	20	500,01	600,00	50	30	200,01	300	12	
200,01	300,00	15	200,01	300,00	26	600,01	1.500,00	80	40	300,01	400	16	15
300,01	400,00	19	300,01	400,00	31	1.500,01	2.000,00	110	50	400,01	500	20	
400,01	500,00	22	400,01	500,00	36	2.000,01	3.000,00	135	55	500,01	600	24	25
500,01	600,00	28	500,01	750,00	41	3.000,01	4.500,00	155	90	600,01	700	28	
600,01	750,00	30	750,01	1.000,00	47	4.500,01	5.500,00	180	90	700,01	800	32	
750,01	1.000,00	35	1.000,01	1.250,00	55	5.500,01	7.500,00	240	90	800,01	900	36	
1.000,01	1.250,00	40	1.250,01	1.500,00	59	7.500,01	9.000,00	300	90	900,01	1.000	40	

²³ Applicable only for sending money (SEND), not for receiving (RECEIVE)

1.250,01	1.500,00	49	1.500,01	1.750,00	69	9.000,01	13.000	400	90	1.000,01	1.100	44	30
1.500,01	1.750,00	59	1.750,01	2.000,00	79	13.000,01	15.000	550	90	1.100,01	1.200	48	
1.750,01	2.000,00	69	2.000,01	2.500,00	99	15.000,01	20.000	700	90	1.200,01	1.300	52	
2.000,01	2.500,00	79	2.500,01	3.000,00	119	20.000,01	25.000	850	90	1.300,01	1.400	56	
2.500,01	3.000,00	89	3.000,01	3.500,00	140	25.000,01	-	950	90	1.400,01	1.500	60	
3.000,01	3.500,00	110	3.500,01	4.000,00	161	x	x	x	x	1.500,01	1.600	64	
3.500,01	4.000,00	130	4.000,01	4.500,00	182	x	x	x	x	1.600,01	1.700	68	
4.000,01	4.500,00	150	4.500,01	-	203	x	x	x	x	1.700,01	1.800	72	
4.500,01	-	170	x	x	x	x	x	x	x	1.800,01	1.900	76	
x	x	x	x	x	x	x	x	x	x	1.900,01	2.000	80	
x	x	x	x	x	x	x	x	x	x	2.000,01	2.100	84	
x	x	x	x	x	x	x	x	x	x	2.100,01	2.200	88	
x	x	x	x	x	x	x	x	x	x	2.200,01	2.300	92	
x	x	x	x	x	x	x	x	x	x	2.300,01	2.400	96	
x	x	x	x	x	x	x	x	x	x	2.400,01	2.500	100	

11. FEES FOR PRODUCTS NO LONGER AVAILABLE

Banking operation	Fee level	
	RON	FOREIGN CURRENCY (EUR or EUR equivalent)
Cash redemption of depositary receipts with Confidential BCR password (Product no longer available starting 04.07.2012)	0,25%	n/a
Cash redemption of depositary receipts with Active BCR discount (Product no longer available starting 25.01.2013)	RON 0	
Mobile Transactions Service (balance communication and the 10 most recent transactions) (no longer available starting 31.12.2015)	RON 0,5	n/a
Payments of checks in foreign currency (Available only for checks already existing on workflow. Service no longer available starting 02.05.2018)	n/a	1,5% min EUR 5 max EUR 1.000
ExtraCont BCR package (no longer available starting 05.12.2015)	RON 8.5/ month	n/a
Esential package management fee (no longer available starting 06.10.2012)	RON 6.99/ month	n/a
Esential Plus package management fee (no longer available starting 06.10.2012)	RON 11.99/ month	n/a
Use/administration of Internet Banking, Mobile Banking and Phone Bank by username and password (no longer available starting 29.09.2018)	RON 0	
Fee for management of BCR Current Account in RON	RON 10/month ²⁴	n/a
Sending of bank statements at the address specified by the Client (monthly):	RON 2 in equivalent/statement	
Check remittance charges on behalf of the client (no longer available starting 02.12.2019)	n/a	EUR 10
Sale of Commercial Checks (no longer available starting 02.12.2019)		
- up to 1.000 EUR inclusive/ check		EUR 10
- above 1.000 EUR/ check	n/a	EUR 30
Fee for management of current accounts for advance for real estate investments (ANL) in RON (no longer available starting 02.12.2019)	RON 4,5/month	
Fee for reissuance of stolen/ lost card/ change of name/deteriorated card/ on demand	RON 20	USD 5
Fee for modification of maximum cash amount that may be withdrawn daily from ATMs/MFMs	RON 0,5	n/a
Fee for generating a list of the 10 most recent transactions at BCR ATMs/MFMs	RON 1	n/a

24 For clients with incomings type such as salaries, pensions, allowances, scholarships and other social benefits, in any Current Account opened with BCR, if the transaction is recognized as such by BCR (IBANs of the Accounts from which the payment of these rights are communicated to BCR either by the Client or by the institution / company making the payment), the commission for BCR Current Account in RON is RON 0.



Contact Center BCR: *2227 number available in any network in Romania;
+ 4021.407.42.00, number available in any network in Romania or abroad.

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