



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

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1. ADMINISTRATION (MAINTENANCE)

	George package	Clasicont package	Totalcont package	Comod package	Xteen/ Campus package	One package	Erste Private Banking package	Humanitarian account	Package for financially vulnerable individuals / Package for financially non-vulnerable individuals	Current account (EUR/ USD/Other currencies)
	Lei							Lei/ Foreign Currency	Lei	Foreign Currency ¹
Current account opening	Lei 0									
Maintenance fee/month	Lei 0/6 ²	Lei 5,5	Lei 15	Lei 2/5,5 ³	Lei 0	Lei 20	Lei 100	Lei 0	Lei 0/7	Lei equiv. 20
Closing of account/package	Lei 0									
Issue of current account statement at the bank counters, on demand:	one-calendar month statement of account, free of charge, monthly 2 Lei/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)	Lei 0									
Issue of financial records, at the bank counters	Lei 2									
Using BCR Alert ⁴	Lei 2/month									
Using BCR Alert Plus ⁵	Lei 5/month									
Fee for sending SMS exceeding the 25 SMS message limit per component	Lei 0,8/SMS									

1 Amounts in Lei equivalent shall be determined at the NBR exchange rate valid on the day of the operation. The fees, taxes and charges in Lei equivalent are calculated at the NBR exchange rate valid on the day when they are accounted for.

2 0 maintenance fee if the total amount of the incomings > 600 Lei.

3 2 Lei maintenance fee for accounts with pension transaction, 5,5 Lei for accounts without pension transaction

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

5 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	Lei 0
	For Token devices purchased before 5-April-2019	Lei 10 /month
	For Token devices purchased starting with 5-April-2019	Lei 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		Lei 12 /activation

3. CREDIT TRANSFER (PAYMENTS)

In Lei	Internet/Mobile Banking	Phone Banking	Bank counters
Intrabanking credit transfer (BCR – BCR payments), including transfers between personal accounts ⁶	Lei 0	Lei 20	Lei 20
Interbanking credit transfer in Lei (BCR – other banks payments from Romania / abroad) ⁷	Standard	Lei 20	Lei 20
	Instant, <50.000 Lei (BCR – other banks from Romania) ⁸	n/a	n/a
	Extern (BCR – banks from abroad) ⁹	Lei 3	Lei 20

⁶ Not chargeable in case of closing a Current Account with transfer of balance to another BCR account.

⁷ 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 Lei, with OUR option, the OUR fee of EUR 20 is added no matter the payment channel.

⁸ Interbanking instant credit transfer for George package is 0 Lei and 1 Leu for TotalCont, One and Erste Private Banking packages.

⁹ For these operations, a fee for processing through a settlement system for high value or urgent interbank payments is applied, of Lei 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	Lei 20	Lei 20
Interbanking credit transfer in Lei (BCR – other banks payments from Romania / abroad) ⁷	In EUR to banks from Romania / abroad	Lei 3, equiv. EUR	Lei equiv. EUR 20	Lei equiv. EUR 20
	In EUR – Erste Bank fast credit transfer in foreign ¹⁰	Lei 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 ¹¹	EUR 20		
	Emergency fee for payments in foreign currency ¹²	EUR 35		
Direct credit transfer in the service provider's account ¹³		Lei 0		

4.

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

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

¹⁰ 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.

¹¹ 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 Lei, with OUR option, the OUR fee of EUR 20 is added no matter the payment channel.

¹² This fee is added on top of the standard credit transfer fee.

¹³ 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 Lei equivalent shall be determined at the NBR exchange rate valid on the day of the operation. The fees, taxes and charges in Lei equivalent are calculated at the NBR exchange rate valid on the day when they are accounted for..

5. OPERATIONALS

		Lei	Foreign currency
Cash operations			
Cash deposits in client's account ¹⁴	Bank counters/APT/MFM	Lei 0	EUR/USD 0
Cash deposit in other BCR account (BCR)	Bank counters	Lei equiv. 20	Lei equiv. 20
	APT/MFM	Lei 0	EUR 0 / USD 0
Coin deposits ¹⁵	Bank counters	< Lei 10: 0 ≥ Lei 10: 1.5%	n/a
	Exchange office	n/a	20%
Cash withdrawals ¹⁶	Bank counters	2% min. 15 Lei	2% min EUR 5
Cash payments directly into the service provider's account ¹³	BCR Client/Non-Client holding/not holding a BCR active current account	Bank counters	Lei 20
		APT/MFM	Lei 0
Non-cash operations			
Incomings	Intrabanking	Lei 0	EUR 0
	Interbanking	Lei 0	EUR 0
Direct Debit ¹⁸	Intrabanking	Lei 0	Lei 0
	Interbanking	Lei 0	n/a
Standing Order	Intrabanking	Lei 0	EUR 0
	Interbanking	Lei 0	n/a

¹⁴ Cash deposits made for loan instalment payment are not subject to fees. For this purpose BCR accepts also coin deposits in Lei, EUR, USD.

¹⁵ Subject to additional fees, depending on the amount remaining after the Lei 20 fee is paid. EUR coin deposits at the circulation pay desk (only 1 EUR and 2 EUR coins are accepted).

¹⁶ For withdrawals ≥ Lei 50,000 or EUR 10,000 (and other currencies in EUR equivalent), which were not planned 2 days before, a sole fee of 2% 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.

¹⁷ Applicable only for payments made in EUR and USD accounts of service providers.

¹⁸ Fees for processing payments through the clearing/settlement systems are added.

6. FEES FOR DEBIT CARDS

		MasterCard Gold	ZÂMBET MasterCard/ ZÂMBET Visa	MasterCard/ MasterCard Instant/ Visa Standard/Visa Clasic/MasterCard George	MasterCard City Card/Visa Xteen/ Visa Student	Visa Platinum	EPB Visa Infinite	Visa Clasic
Lei Cards								Foreign currency Cards
Issuance / Maintenance								
Providing (<i>Issuance</i>) of debit card/ <i>(main)</i> ¹⁹		Lei 70	Lei 10	Lei 0 Mastercard Instant: Lei 10	Lei 0	Lei 250	Lei 500	EUR/USD 5
Providing (Issuance) of debit card/ <i>(renewal)</i>		Lei 0						EUR/USD 5
Providing (Issuance) of debit card/ <i>(additional)</i>		Lei 35	Lei 10	Lei 10	Lei 0	Lei 125	Lei 250	EUR/USD 5
Main or secondary debit card administration (maintenance) ¹⁹		Lei 14	Lei 1,5	Lei 0	Lei 0	Lei 45	Lei 100	EUR/USD 0
Cash withdrawals								
In Romania	in Lei, from BCR ATMs	Lei 0						1,75%, min EUR/USD 5
	in Lei, from BCR counters (POS, Imprinter)	1% minim 15 Lei						
	in Lei, from other banks' ATM/ from other banks' counters via POS, în România	1%, min Lei 15 ²⁰						
Abroad	from ATMs other than Erste Group ATMs and banks (POS, Imprinter)	1%, min Lei 15						
	from ATMs of Erste Group banks ²¹	0,25%, min Lei 0,5						

¹⁹ The fee for issuance and monthly maintenance of the main card issued on the holder's name is zero for cards included in the dedicated packages.

²⁰ This fee does not apply to the Mastercard George master card issued in the name of the package holder for ATM cash withdrawals.

²¹ 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..

	MasterCard Gold	ZÂMBET MasterCard/ ZÂMBET Visa Electron	MasterCard/ MasterCard Instant/ Visa Standard/Visa Clasic/MasterCard George	MasterCard City Card/Visa Xteen/ Visa Student	Visa Platinum	EPB Visa Infinite	Visa Clasic
						Lei Cards	Foreign currency Cards
Other fees							
Delivery card in Romania						Lei 10	
Balance inquiry at BCR ATMs						Lei 0	
Balance inquiry at other banks' ATMs in Romania and abroad						Lei 4,5	EUR/USD 1
Foreign currency conversion						2% of the value of the transaction performed in another currency than the card currency	
Unjustified transaction chargeback						Lei/transaction 30	EUR/USD 10
Reissuance of card/stolen/lost /change of name/deteriorated card/on demand						Lei 20	EUR/USD 7
Modification of maximum cash amount ²² that may be withdrawn daily from ATMs						Lei 5	EUR/USD 1
Generating a list of the 10 most recent transactions at BCR ATMs						Leu 1	
Standard card usage limit for transactions made on internet is 10 bank transactions per day							

7. FEES FOR CREDIT CARDS

	MasterCard Ikea	MasterCard Visa/Visa contactless	Gold MasterCard Gold Visa	EPB Platinum MasterCard	EPB World Elite MasterCard
Fees for card management and PIN					
Fee for issuance of main card	Lei 0	Lei 20	Lei 100	Lei 300	Lei 600
Fee for annual management of main/ additional card	Lei 30	Lei 45	Lei 200	Lei 600	Lei 1,200
Fee for blocking lost/ stolen card	Lei 0	Lei 10 ²³	Lei 0	n/a	n/a
Fee for using the card and card payments					
Fee for using ATMs/POSSs for cash	3%, min Lei 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	Lei 10 (LEI 0 until 31.08.2021)				

²² The maximum withdrawal limit is set in accordance with the contractual provisions.

²³ The fee is suspended for an unlimited period.

8. FUNCTIONAL FEES

		Lei	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 ≤ Lei 100 > Lei 100	Lei 10 Lei 30	n/a
	Fee for providing documentation related to setting up a garnishment on account	Lei 25/request + VAT	n/a
Power of attorney valability check		Lei 40 /request + VAT (or equiv. in foreign currency)	
Safety boxes	Fee for renting safety box	Lei 100 /month + VAT	
	Fee for forced opening of safety box and key replacement	EUR 100 + VAT	
	Penalty fee for safety box agreement expiration	Lei 200/month	
	Fee for supplementary access to the safety box (for contracts concluded after 21.07.2014)	Lei 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)	Lei 300 + VAT	
Annulment of a check at buyer's request		n/a	EUR 10
Certifications of checks <i>(issued in Lei; issued in foreign currency and paid in Lei)</i>		Lei 10/ check certificate	n/a
Transmission of depositary receipts by password from one individual to another, via the bank		Lei 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		Lei 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		Lei 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		EUR 30 (or counter value in other currencies, including Lei for cross-border payments)	
Investigations related to payment orders received with incorrect/incomplete details <i>(except amounts up to EUR 100 inclusively, for which no investigation with the external bank is conducted)</i>		n/a	EUR 30
Fee for investigation/modification/cancellation of transactions after execution, performed on the Internet Banking/ Phone Banking/ Mobile Banking, charged only for client's error. Charged for investigations performed for cross-border payments in foreign currency or in Lei		EUR 30	
Banking operations through humanitarian/sponsorship accounts		0 Lei	n/a

9. FEES FOR MONEY TRANSFERS TO ROMANIA AND INTERNATIONALLY²⁴

MoneyGram Fees										Sigue Fees			Sigue România – Ucraina/ Moldova Fees
Transfer EUR			Transfer USD			Transfer Lei				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	
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	25
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	
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	
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	30
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	

²⁴ Applicable only for sending money (SEND), not for receiving (RECEIVE)

10. FEES FOR PRODUCTS NO LONGER AVAILABLE

Banking operation	Fee level	
	Lei	FOREIGN CURRENCY (EUR or EUR equivalent)
Cash redemption of depositary receipts with Confidential BCR password <i>(Product no longer available starting 04.07.2012)</i>	0,25%	n/a
Cash redemption of depositary receipts with Active BCR discount <i>(Product no longer available starting 25.01.2013)</i>	Lei 0	
Payments of checks in foreign currency <i>(Available only for checks already existing on workflow. Service no longer available starting 02.05.2018)</i>	n/a	1,5% min EUR 5 max EUR 1.000
Mobile Transactions Service (balance communication and the 10 most recent transactions) <i>(no longer available starting 31.12.2015)</i>	Lei 0.5	n/a
ExtraCont BCR package <i>(no longer available starting 05.12.2015)</i>	Lei 8.5/ month	n/a
Eseñial package management fee <i>(no longer available starting 06.10.2012)</i>	Lei 6.99/ month	n/a
Eseñial Plus package management fee <i>(no longer available starting 06.10.2012)</i>	Lei 11.99/ month	n/a
Use/administration of Internet Banking, Mobile Banking and Phone Bank by username and password	Lei 0	
Fee for management of BCR Current Account in Lei	Lei 4.5/month	n/a
Sending of bank statements at the address specified by the Client (monthly):	Lei 2, in equivalent/statement	
Check remittance charges on behalf of the client <i>(no longer available starting 02.12.2019)</i>	n/a	EUR 10
Sale of Commercial Checks <i>(no longer available starting 02.12.2019)</i>		
- up to 1.000 EUR inclusive/ check	n/a	EUR 10
- above 1.000 EUR/ check		EUR 30
Fee for management of current accounts for advance for real estate investments (ANL) in Lei <i>(no longer available starting 02.12.2019)</i>	Lei 4,5/ month	
Fee for reissuance of stolen/ lost card/ change of name/deteriorated card/on demand	Lei 20	USD 5
Fee for modification of maximum cash amount that may be withdrawn daily from ATMs	Lei 0.5	n/a
Fee for generating a list of the 10 most recent transactions at BCR ATMs	Lei 1	n/a

InfoBCR: *2227 apelabil din rețelele Vodafone, Orange, RCS RDS, Telekom; + 4021.407.42.00, apelabil din orice rețea din România sau din străinătate.

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