



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 ADMINISTRATION (MAINTENANCE) Current account offer (packages)					Packages withdrawn from current offer						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
	Lei	Lei	LEI/Foreign currency	Foreign currency ¹	Lei						
Current account opening	Lei 0				Lei 0						
Commission for initiating the business relationship and opening the current account by power of attorney	Lei 500				n/a						
Maintenance fee/month	Lei 0/8/ Lei 20/ Lei 40/ Lei 100 ²	Lei 0/7	Lei 0	0/Lei 4,/ Lei 20Lei in equiv. ¹	Lei 0/6 ²	Lei 5,5	Lei 15	Lei 2/5.5	Lei 0	Lei 20	Lei 100
Closing of account/package	Lei 0				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				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 <i>(e.g., term deposit/savings account/savings plan)</i>	Lei 0				Lei 0						
Issue of financial records, at the bank counters	Lei 2				Lei 2						
Using BCR Alert ³	Lei 2/month				Lei 2/month						
Using BCR Alert Plus ⁴	Lei 5/month				Lei 5/month						
Fee for sending SMS exceeding the 25 SMS message limit per component	Lei 0,8/SMS				Lei 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 Lei 4.5. Also for customers whom 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:

----> Lei 1,000 for George's account with George Standard card;

----> Lei 5,000 for George's account with George Gold card;

----> Lei 10,000 for George's account with Platinum card.

For clients aged 0-14, the current account administration fee is free of charge (Lei 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 Lei. 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 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 Lei 600.

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

4. 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 ⁵		Lei 0	Lei 20	Lei 20
Interbanking credit transfer in Lei (BCR – other banks payments from Romania / abroad) ⁶	Standard	Lei 3	Lei 20	Lei 20
	Instant, <50.000 Lei (BCR – other banks from Romania) ⁷	Lei 4	n/a	n/a
	Extern (BCR – banks from abroad) ⁸	Lei 3	Lei 20	Lei 20

⁵ Not chargeable in case of closing a Current Account with transfer of balance to another BCR account.

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 Lei, 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 0 Lei and 1 Leu 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 Lei 6.

In foreign currencies		Internet/Mobile Banking	Phone Banking	Bank counters
Intrabanking credit transfer (BCR – BCR payments), including transfers between personal accounts ⁵		EUR 0	Lei 20	Lei 20
Interbanking credit transfer in Lei (BCR – other banks payments from Romania / abroad) ⁶	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 ⁹	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 ¹⁰	EUR 20		
		Emergency fee for payments in foreign currency ¹¹		
		EUR 35		
Direct credit transfer in the service provider's account ¹²		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(≥ 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

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 Lei, 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 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 ¹³	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 ¹⁴	Bank counters	< Lei 10: 0 ≥ Lei 10: 1.5%	n/a
	Exchange office	n/a	20%
Cash withdrawals ¹⁵	Bank counters	2% min. 15 Lei	2% 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	Lei 20	Lei equiv. 20 ¹⁶
	APT/MFM	Lei 0	n/a
Non-cash operations			
Incomings	Intrabanking	Lei 0	EUR 0
	Interbanking	Lei 0	EUR 0
Direct Debit ¹⁷	Intrabanking	Lei 0	Lei 0
	Interbanking	Lei 0	n/a
Standing Order	Intrabanking	Lei 0	EUR 0
	Interbanking	Lei 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 Lei, EUR, USD.

¹⁴ 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).

¹⁵ 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.

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
		Lei Cards				Foreign currency Cards
Issuance / Maintenance						
Providing <i>(Issuance)</i> of debit card/ <i>(main)</i>		Lei 0				EUR/USD 5
Providing <i>(Issuance)</i> of debit card/ <i>(additional)</i>		Lei 0	Lei 35	Lei 125	Lei 250	EUR/USD 5
Main or secondary debit card administration <i>(maintenance)</i>		Lei 0	Lei 14	Lei 45	Lei 100	EUR/USD 0
Providing <i>(Issuance)</i> of debit card/ <i>(renewal)</i>		Lei 0				EUR/USD 5
Cash withdrawals						
In Romania	from BCR/other banks' ATM	Lei 0				1,75%, minimum EUR/USD 5
	from BCR counter <i>(POS, Imprinter)</i> /other banks' counter by POS, in Romania	1% min. Lei 15				
Abroad	from ATMs <i>(including ATMs of Erste Group banks)</i> ¹⁸	0 Lei				
	from other banks' counters <i>(POS, Imprinter)</i>	1%, min. Lei 15				
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 30/transaction				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 ¹⁹		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						

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	
		Lei Cards							Foreign currency Cards
Issuance / Maintenance									
Providing (Issuance) of debit card/(main) ²⁰		Lei 70	Lei 10	Lei 0 Mastercard Instant: Lei 10	Lei 0	Lei 250	Lei 500	EUR/USD 5	
Providing (Issuance) of debit card/(additional)		Lei 35	Lei 10	Lei 10	Lei 0	Lei 125	Lei 250	EUR/USD 5	
Main or secondary debit card administration (maintenance) ²⁰		Lei 14	Lei 1.5	Lei 0	Lei 0	Lei 45	Lei 100	EUR/USD 0	
Providing (Issuance) of debit card/(renewal)		Lei 0							EUR/USD 5
Cash withdrawals									
In Romania	from BCR ATMs	Lei 0							1,75%, minimum EUR/USD 5
	at BCR counters (POS, Imprinter)	1% min. Lei 15							
	from other banks' ATM/from other banks' counter by POS, in Romania	1% min. Lei 15 ²¹							
Abroad	from other banks' ATM-uri and other banks' counters (POS, Imprinter)	1% min. Lei 15 ²¹							
	from other Erste Group bank's ATM ¹⁸	0,25%, min. 0,5 Lei ²¹							
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		4,5 Lei							1 EUR/USD
Foreign currency conversion		2% of the value of the transaction performed in another currency than the card currency							
Unjustified transaction chargeback		Lei 30/transaction							10 EUR/USD
Reissuance of card/stolen/lost /change of name/deteriorated card/ on demand		Lei 20							7 EUR/USD
Modification of maximum cash amount that may be withdrawn daily from ATMs ¹⁹		Lei 5							1 EUR/USD
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									

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 cash withdrawals.

8. 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 ¹⁹	Lei 0	n/a	n/a
Fee for using the card and card payments					
Fee for using ATMs/POSS 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 0				

9. 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 (statements of account)	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 (checks/bills of exchange/promissory notes) 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 (except amounts up to EUR 100 inclusively, for which no investigation with the external bank is conducted)	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

10. FEES FOR MONEY TRANSFERS TO ROMANIA AND INTERNATIONALLY²³

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	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	
	Lei	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)	Lei 0	
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
Mobile Transactions Service (balance communication and the 10 most recent transactions) (no longer available starting 31.12.2015)	Lei 0.5	n/a
ExtraCont BCR package (no longer available starting 05.12.2015)	Lei 8.5/ month	n/a
Esential package management fee (no longer available starting 06.10.2012)	Lei 6.99/ month	n/a
Esential Plus package management fee (no longer available starting 06.10.2012)	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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