

Interest rates as of 01.07.2025
for the Current account and Savings products for Private Individuals

I. Interest rates applicable to Clients which are not part of the benefit Program¹

Term	Fixed Interest rate with bonus included considering the terms and conditions *	Standard fixed interest rate level (% per year, fixed interest)
RON TERM DEPOSITS, MINIMUM AMOUNT RON 500		
3 months	4.20	3.40
6 months	4.60	3.80
12 months	5.00	4.20
Maxiplus 24 months	-	3.80
EUR TERM DEPOSITS, MINIMUM AMOUNT EUR 200		
3 months	1.00	0.50
6 months	1.25	0.75
12 months	1.50	1.00
EUR TERM DEPOSITS, MINIMUM AMOUNT USD 200		
3 months	1.50	1.00
6 months	1.75	1.25
12 months	2.00	1.50

* The bonus for interest rate of 0.80%/per year for RON, respectively 0.5% per year for EUR/USD, above the standard interest level is granted to deposits opened after 18.01.2024 in Internet Banking/Mobile Banking, for Clients which are not part of the benefit Program, under the following conditions:

- 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.
- 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 accounts held by client in BCR, incomings from gambling, amounts from foreign exchanges made through own accounts held at BCR, as well as amounts from events related to transactions processed with the Card (eg: rejected/cancelled transactions, payment refusals, amounts collected because of the return of products purchased with the card, etc.).

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

For deposits in RON opened initially in Internet Banking/Mobile Banking between 21.11.2019 and 17.01.2024, the bonus is granted upon automatic prolongation, as a result of receiving the salary/pension in a Current Account opened at BCR, with the exception of customers who collect the salary and have 3-months term deposits for which the bank grants a bonus only for new deposits opened starting on 06.03.2022.

For deposits in EUR/USD initially opened in Internet Banking/Mobile Banking between 06.02.2023 and 17.01.2024, the bonus is granted upon automatic extension, as a result of the receipt of the salary/pension in a Current Account opened at BCR. No bonus is granted for deposits initially opened before 06.02.2023.

SAVINGS ACCOUNT – MAXICONT with standard variable interest rate (% per year)			
Currency	LEI	EUR	USD
Minimum amount	0 LEI	0 EUR	0 USD
Interest rate	2.00	0.10	0.10

II. Interest rates applicable to Clients who are part of benefit Program¹, according to the terms and conditions mentioned in the benefit Program Regulations (% per year)

Product	Standard rates	Opened digital, on Internet Banking/Mobile Banking			
		Level GO	Level PRO	Level MAX	Level MAX
Saving Account in RON (% per year, variable interest rate)	2,00	2,00	2,25		2,50
Term deposits in LEI (% per year fixed interest rate)					
3 months	3,40	3,40	4,00		4,20
6 months	3,80	3,80	4,40		4,60
12 months	4,20	4,20	4,80		5,00
Maxiplus, 24 months	3,80	3,80	3,80		3,80
Term deposits in EUR (% per year fixed interest rate)					
3 months	0,50	0,50	0,70		1,00
6 months	0,75	0,75	0,95		1,25
12 months	1,00	1,00	1,20		1,50
Term deposits in USD (% per year fixed interest rate)					
3 months	1,00	1,00	1,20		1,50
6 months	1,25	1,25	1,45		1,75
12 months	1,50	1,50	1,70		2,00

¹Customers enrolled in the Benefits Program were notified in this regard in the Messaging related to Remote Banking Services, the Internet Banking and Mobile Banking components (George application) or on other durable media.

SIGHT INTEREST RATE (% per year)

0, applicable to the current accounts, to the current account packages, to the term deposits and savings plans closed before the maturity date and also to the 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 First House Loans.

II. 5 Months RON Term Deposit, with fresh money Campaign „I know better” between 20.03.2025 – 20.08.2025 („Campaign”)

5 MONTHS RON TERM DEPOSIT, WITH FRESH MONEY Campaign „I know better” between 20.03.2025 – 20.08.2025 („Campaign”)	
Term	Interest level considering the terms and conditions * (% per year, fixed interest rate)
5 months, opened exclusively on Internet Banking/Mobile Banking	<ol style="list-style-type: none"> For clients enrolled in the Benefits Program: <ul style="list-style-type: none"> ➤ MAX Invest Level: 6% per year, consisting of: 4.2% standard interest, 0.8% loyalty bonus at MAX Invest level, 1% bonus for “I know better” Campaign; ➤ MAX Level: 6% interest per year, consisting of: 4.2% standard interest, 0.8% loyalty bonus at MAX level, 1% bonus for “I know better” Campaign; ➤ PRO Level: 5.8% interest per year, consisting of: 4.2% standard interest, 0.8% loyalty bonus at PRO level, 0.8% bonus for “I know better” Campaign. For clients who are NOT enrolled in the Benefits Program but commit to bringing their recurring income / have already committed according to the regulations of the Benefits Program: <ul style="list-style-type: none"> ➤ Interest: 6% per year, consisting of: 4.2% standard interest, 0.8% loyalty bonus, and 1% bonus for “I know better” Campaign.
<p>* The deposit can be opened if the 2 conditions below are met:</p> <p>1. (i) The client is enrolled in the Benefits Program and is included in the levels: Max Invest, Max or Pro or (ii) the client is NOT enrolled in the Benefits Program but collects income of at least 1000 Lei/month in a Current Account opened with BCR, in 3 of the last 4 months prior to the time of opening the deposit or (iii) the client is NOT enrolled in the Benefits Program but commits at the time of opening the deposit that he will collect income of at least 1000 Lei/month in a Current Account opened with BCR.</p> <p>2. The deposit can only be opened with new amounts (fresh money). New Amounts represent the amounts in RON or foreign currency brought by the client to BCR starting with 20.03.2025, which generate an increase in the balance at the time of opening the deposit, compared to the existing balance on 19.03.2025. New amounts are at least 95% different from/not included in the total amounts existing on 19.03.2025 in any current account, savings products or investments in Lei or Currency. The bringing of amounts can be done through interbank transfers or intrabank transfers (except for transfers between own accounts), cash deposits or cash in through the Add Money to Current Account Service opened at BCR at the time of opening the deposit. Examples:</p> <p>Example 1: •The client has a term deposit of 1,000 lei and a current account in Lei of 500 lei on 20.03.2025. And •The client brings in new amounts from external sources on 30.03.2025 (cash deposits, interbank transfers or intrabank transfers, except for transfers between own accounts, etc.) in the amount of 2,000 lei. And •On 30.03.2025 the client wishes to make a 5-month campaign deposit in the amount of 2,000 lei – the client IS eligible for a campaign deposit of 2,000 lei. The total balance at the client level at the end of the day on 30.03.2025 is 3,500 lei (500 LEI current account, 1,000 lei term deposit held prior to the campaign and 2,000 lei campaign-related deposit opened on 30.03.2025)</p> <p>Example 2: •The client holds a term deposit of 1,000 lei and a current account in Lei of 500 lei on 20.03.2025. On 30.03.2025 the client closes the term deposit of 1,000 lei by transferring the amount to the current account at BCR. And •The client brings in 30.03.2025 new amounts from external sources (cash deposits, interbank transfers or intrabank transfers (except for transfers between own accounts, etc.) in the amount of 2,000 lei. And •On 30.03.2025 the client wishes to make a 5-month campaign deposit in the amount of 3,000 lei – the client is NOT eligible for a campaign deposit of 3,000 lei. •The client is eligible for a campaign deposit only for the new amounts brought in, in this case 2,000 lei</p> <p>From the above conditions are excluded the following: transfers between Own Accounts held at BCR, receipts from gambling, amounts resulting from currency exchanges made through Own Accounts held at BCR, as well as amounts resulting from events related to transactions made with the Card (e.g.: rejected/cancelled transactions, payment refusals, amounts received as a result of returning products purchased with the card, etc.). The calculation of the existing balance at the time of opening the 5-month term deposit excludes 5-month term deposits opened previously during the campaign period. Also, any cash withdrawal/payments to merchants/credit transfer/payments from the current account opened at BCR made between 20.03.2025 and the time of deposit opening reduces the new amounts eligible for deposit opening. Interest applied to the automatic prolongation of the term deposit: the interest in force on the date of extension, displayed at the bank's headquarters and on the website www.bcr.ro, corresponding to deposits with a 6-month term, bonus being granted or not, depending on BCR's commercial policy on the date of automatic prolongation. The interest on the term deposit in lei, for 5 months, is not applicable to the amounts accumulated in deposits that allow this option.</p>	

IV. 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	3.80	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	-
5M (available in the offer between 08.03.2024-08.08.2024)	3.80%***		
		Other currency	CHF
			GBP

** In case the monthly forecasted balance is not fulfilled the standard balance minus 0.55 for RON, respectively 0.05 for EUR.

- at the prolongation of the Savings plan in RON when the forecasted savings criteria are met a bonus of 0.20 will be applied

- The following applies to amounts that exceed the maximum amount accumulated during a maturity: for LEI: 0.10; for EUR: 0.05

* Interest also applicable to collateral deposits for guaranteeing loans (except for Prima Casa), credit cards and letters of bank guarantee opened or whose interest has expired since 06.01.2014.

***When the deposit is automatically extended, for deposits with automatic prolongation, the bank can grant an interest bonus as a result of the receipt of income in a Current Account opened at BCR of a minimum of 1000 Lei/month, in 3 of the last 4 months before the extension, under the relevant conditions the commercial offer for standard term deposits from the moment the deposit is extended.

RON TERM DEPOSITS WITH VARIABLE INTEREST RATE (% per year)		
Term	Interest	The interest rates are applied irrespective of the amount
1 – 3 months	0,01	
6 – 36 months	0,01	

BCR SAVINGS PLAN OPENED AT THE BANK'S COUNTER, WITH FIXED INTEREST RATE (% per year)
- withdrawn from the bank offer starting with 04.04.2024 -

	MINORS	MAJORS
Minimum monthly deposits	RON 40	RON 50
Standard Interest Rate	4.80	4.30
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		

Banca Comerciala Romana 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.