

## GENERAL INFORMATION ON THE PAYMENT ACCOUNT WITH BASIC SERVICES

### I FEATURES OF THE PAYMENT ACCOUNT WITH BASIC SERVICES

The Payment account with basic services is a bank account used for executing payment operations, available in LEI that enables the following:

- a) opening, maintaining and closing a payment account;
- b) fund deposits to a payment account;
- c) cash withdrawals, at any moment, on the European Union territory, from one payment account, over the counter or ATMs;
- d) the possibility to execute the following payment operations: **(i)** in Romania – direct debits; **(ii)** within the European Union – payment operations with a payment card, including online payments; **(iii)** within the European Union – credit transfers, including scheduled payment orders out of bank terminals, counters and the bank's online facilities, respectively.

The Payment account with basic services allows you to execute a limitless number of operations using the services mentioned above. With a Payment account with basic services you enjoy the possibility of managing and initiating payment operations through the Online Banking and Mobile Banking platforms, as well as at the Bank's counters. The access to a Payment account with basic services or its use is not limited by the purchase of any additional product or service, e.g. overdraft, credit card etc., nor is it conditioned by the latter.

### II ACCESSING A PAYMENT ACCOUNT WITH BASIC SERVICES

The Payment account with basic services is a product designed exclusively for the use of an individual Customer who simultaneously meets the following conditions:

- a) is a legal resident of the European Union/** has no fix address/ is an asylum applicant/ has no residence permit, but cannot be deported;
- b) at the time of the Application, the Customer has no payment account opened at any credit institution in Romania,** including a Payment account with basic services or owns a payment account, but has received notification of its closure.

With respect to the Financially **vulnerable customer**, i.e. the customer whose monthly gross income does not exceed 60 % of the gross average national wage, updated annually in accordance with the law, **or** whose income during the past 6 months is equivalent to no more than 60 % of the gross average national wage (*currently, the amount representing 60 % of the gross average national wage is 3.257 LEI; for example, if you have earnings from salaries, for a gross monthly income of 3.257 LEI there is a net income of 1.916 LEI*). The price conditions for the Payment account with basic services are different than the ones that apply to other customer categories, referred to under Chapter III of this document.

If you meet or not the aforementioned conditions remain to be established based on your sworn declaration enclosed in the application for the corresponding product, as well as based on the periodical reviews conducted by the Bank, under the law in force.

The Payment account with basic services may be requested by filling in an application form at any UniCredit Bank office, on the basis of a valid identification document. In case you own, at the time of the Application, a payment account opened at any credit institution in Romania, and you have received notification of its closure, when opening the new account, it is necessary for you to submit the notification informing you of the closure of your old account, issued by the credit institution at which that account was opened.

The Bank shall precede either with the acceptance or rejection of your application in term of no more than 10 business days from the moment a complete application is submitted. In case of rejection, the Bank shall immediately notify you of this in writing and free of charge.

The conditions of use are available at any UniCredit Bank office, as well as **here**.

### III FEES CHARGED FOR A PAYMENT ACCOUNT WITH BASIC SERVICES

The fees for the Payment account with basic services and the transactions carried out by it are determined according to the **financial classification** of the Client, as follows:

**a) The client is vulnerable** – The Client whose gross monthly income does not exceed the equivalent of 60% of the gross average earnings per economy updated annually according to the law or the income from the last 6 months does not exceed the equivalent of 60% of the gross average earnings per economy (*currently, 60% of the gross average earning in the economy is 3.257 LEI*).

The Client who at any time exceeds the revenue mentioned above becomes a Client who is not vulnerable, being applicable the fees available for this category.

**b) The client is not vulnerable** – The Client whose gross monthly income exceeds the above mentioned amount.

Type of operation		Fees applicable for Payment account with basic services	
		Client vulnerable from financial point of view	Client not vulnerable from financial point of view
LEI account opening/closing		0	0
Maintaining the account in LEI –fee monthly charged	<i>Fee applicable until 31.01.2021</i>	0	4 LEI
	<i>Fee applicable starting 01.02.2021</i>	0	8 LEI
Providing a debit card – Visa Classic debit card issuing		0	0
Providing a debit card - Visa Classic debit card maintenance - annual fee, monthly charged	<i>Fee applicable until 31.01.2021</i>	25 LEI	25 LEI
	<i>Fee applicable starting 01.02.2021</i>	0	0
Cash deposits in the customer's account and in another account at the counter		0	0,5%
Cash deposits in the customer's account at the Multifunctional devices (BNA)		0	0
Incomings from account opened at UniCredit Bank – intra-bank incomings		0	0
Incomings from account opened at another service provider – interbank incomings		0	0
Cash withdrawals at UniCredit Bank counters		0	0
Cash withdrawals at the counters of other banks		0	0
Cash withdrawals in LEI at ATM/BNA, performed at the bank's network, Euronet network and at other's banks network in Romania as well as cash withdrawals performed at UniCredit Group network and other's banks network from abroad <sup>1</sup>		0	0
POS/Internet transaction, national/international		0	0
Intra-bank Direct debit in LEI		0	0
Interbank Direct debit in LEI		0	3 Lei <sup>2</sup>
Balance enquiry at Bank's ATM, in UniCredit Group network from abroad, Euronet network in Romania and at other's banks network in Romania and abroad		0	0
<b>Sending money – intra-bank payments in LEI and foreign currency</b>			

via UniCredit Bank branches	0	0,2%, min. 18 LEI, max. 2000 LEI
via Online B@nking <sup>3</sup> / Mobile B@nking <sup>4</sup> (including through Standing Order and payments initiated via Payment initiation service providers)	0	0
<b>Sending money – interbank payments in LEI in Romania</b>		
via UniCredit Bank branches	0	0,3%, min. 18 LEI, max. 2000 LEI+ Sent/ReGIS fee <sup>5</sup>
via Online B@nking <sup>3</sup> /Mobile B@nking <sup>4</sup> (including through Standing Order and payments initiated via Payment initiation service providers)	0	0,1%, min. 3 LEI, max. 2000 LEI+ Sent/ReGIS fee <sup>5</sup>
<b>Sending money – interbank payments in LEI outside Romania and interbank payments foreign currency</b>		
via UniCredit Bank branches	0	0,3%, min. 18 LEI, max. 2000 LEI
via Online B@nking <sup>3</sup> / Mobile B@nking <sup>4</sup> (including through Standing Order and payments initiated via Payment initiation service providers)	0	0,1%, min. 3 LEI, max. 2000 LEI
Fixed fee for unauthorized overdraft, charged on a monthly basis in the first 5 working days for the previous month. <i>For this type of account is not applicable the penalty interest rate for unauthorized overdraft.</i>	0,01% per day of delay from gross minimum salary guaranteed in payment updated annually in accordance with the law *. The updates are automatically applied and published on the Bank's website. <i>* 0,22 LEI at the current date</i>	0,01% per day of delay from gross average earning in the economy, updated annually according to law *. The updates are automatically applied and published on the Bank's website. <i>* 0,54 LEI at the current date</i>

<sup>1</sup>In the case of cash withdrawals abroad, the operators of the ATMs used may charge additional fees. Before you authorize the transaction, we recommend you to carefully read the messages that appear on the ATM screens, to make sure that you have been aware of the cash release conditions in such cases.

<sup>2</sup> Fees of the settlement system Sent charged for: **(i)** Bank refusal in terms of executing an interbank SEPA Direct Debit instruction: 0,45 LEI/ transaction, **(ii)** reimbursement of authorized and properly executed operations, exclusively within the SEPA CORE Scheme: 0,45 LEI / transaction.

<sup>3</sup> Online B@nking - electronic Payment Instrument with remote access, which relies on an IT solution of the Internet banking type.

<sup>4</sup> Mobile B@nking - electronic Payment Instrument with remote access, which relies on an IT solution of the Mobile banking type

<sup>5</sup> For credit transfer - payments in LEI to other banks, the fee of settlement system Sent is added, 0,51 LEI for small value payments (<50.000 LEI) or the fee of settlement system ReGIS, 6 LEI for high value payments (≥ 50.000 LEI) or urgent payments, regardless of amount. The value of these fees can be changed according to the rules of Sent / ReGIS settlement systems. From the date of the change, the new values will be applied according to the Sent / ReGIS rules, and the Bank is not required to send a prior notice to the customer.

All the fees/ charges not covered by the Payment account with basic services (Option A or B) shall be paid in line with the provisions of the Fees and Charges Appendix. The Customer that owns a Payment account with basic services and opens another current account/ payment account at any credit institution in Romania shall not benefit from the Payment account with basic services offer, and shall be subject to the costs referred to Fees and Commissions for payment services Annex. The Fees and Commissions for payment services Annex is available at any UniCredit Bank office, as well as **here**.

#### IV TERMINATION OF THE FRAMEWORK AGREEMENT

The Bank may unilaterally decide to terminate the Payment account with basic services framework agreement, notifying the Customer in writing and free of charge of its reasons and providing a justification of such termination two months prior to the initial termination date, if the Customer does not perform any operation in that payment account for more than 24 consecutive months.

In addition, the Bank may decide to terminate the Payment account with basic services framework agreement, effective

immediately, in case the Customer has deliberately used the Payment account with basic services for illegal purpose. or in the situation in which the customer provided incorrect information in order to obtain the Payment account with basic services, in which case the provision of the correct information would not have been possible to obtain such a right.

## **V DISPUTE EXTRAJUDICIAL RESOLUTION PROCEDURES**

In order to settle possible disputes with the Bank, you have the possibility to address this matter to the **Centre for Alternative Dispute Resolution in Banking Sector**, having its registered offices in Str. Sevastopol no. 24, floor 2, District 1, Bucharest, Phone: (021)9414, e-mail: office@csalb.ro, website [www.csalb.ro](http://www.csalb.ro).

In addition, you may submit your complaints at the **National Authority for Consumer Protection (ANPC)**, having its registered offices in Bd. Aviatorilor no. 72, District 1, post code 011865, Bucharest, phone: 021/9551, e-mail: cabinet@anpc.ro, website [www.anpc.ro](http://www.anpc.ro) or its local offices.

Moreover, you are entitled to make use of the extrajudicial proceedings, including mediation.

For further clarifications and information on the Payment account with basic services, please contact us at INFO Centre, by dialing -(021)200.20.20 (normal call costs for Telekom Romania landline network) or \*2020 (normal call costs in the mobile networks of Telekom Romania, Vodafone, Orange, RCS&RDS), service available 24/7.

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**UniCredit Bank S.A.** Member of the UniCredit Group, company with a two-tier management system, with its registered office in Romania, Bucharest, 1F, Expoziției Boulevard, district 1, registered with the Chamber of Commerce and Industry under no. J40/7706/1991, in the Bank Registry under no. RB- PJR-40-011/18.02.1999, tax reference number 361536, fiscal attribute RO, and a subscribed and paid-up share capital of 455.219.478,30 RON – SWIFT code: BACXROBU