



Fee information document

Name of account provider: UniCredit Bank S.A.

Account name: Payment account with basic services – financially non-vulnerable persons

Date: 01.04.2025

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the document **“Commissions and Interests for Current account, Products and attached Services for Private Individuals”**, available for you on bank’s website www.unicredit.ro and in UniCredit Bank branches.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account (Lei)	Monthly: 0 Lei
	Total annual fee: 0 Lei
Payments (excluding cards)	
Sending money	
Interbank payments in Lei – electronic channels	10 Lei + SENT /ReGIS fee ¹
Direct debit	
Interbank Direct debit	0 Lei
Incomings from account opened at another service provider	
Interbank incomings in Lei	1 Lei
Cards and cash	
Providing a debit card	
Debit card issuing, physical or virtual [Mastercard Standard]	0 Lei
Physical debit card maintenance [Mastercard Standard]	Monthly: 0 Lei ²
	Total annual fee: 0 Lei ²
Virtual debit card maintenance [Mastercard Standard]	Monthly: 0 Lei
	Total annual fee: 0 Lei
Providing a credit card	



Credit card issuing	The service is not available
Credit card maintenance	The service is not available
Cash withdrawals	
Cash withdrawals in Lei at the bank's ATM by using physical cards	0 Lei
Cash withdrawals in Lei at other bank's ATM by using physical cards	1,5%, min. 10 Lei
Cash withdrawals in Lei at the bank's counter	0 Lei
Cash deposits	
Cash deposits in customer's account	0,5%
Cash deposits in other account	0,5%
Overdrafts and related services	
Arranged overdraft	Interest rate: IRCC+9%
Other services	
Standing orders	
Standing orders in Lei opening	0 Lei
Internet banking	
Internet banking maintenance [Online B@nking]	Monthly: 5 Lei ³
	Total annual fee: 60 Lei ³
Mobile banking	
Mobile banking maintenance [Mobile B@nking]	Monthly: 3 Lei ⁴
	Total annual fee: 36 Lei ⁴
Replacement of token device	
Replacement of token device [DIGIPASS]	75 Lei (VAT included)

¹For payments in Lei to accounts opened at other banks in Romania, the fees of the settlement systems are added:

- 0,45 Lei - SENT fee for interbank instant payments;
- 0,51 Lei - SENT fee for small value interbank payments (< 50,000 Lei) processed standard;
- 6 Lei - ReGIS fee for high-value interbank payments (≥ 50,000 Lei) processed standard or for emergency payments, regardless of the amount.

²The maintenance fee is 0 Lei only for the first physical Mastercard Standard debit card owned. Starting with the second physical Mastercard Standard debit card, a monthly maintenance fee of 3 Lei/card will be applied.

³The fee is not applicable for minors and if the application is activated and if the Client/ any User has at least one login in Online B@nking in last 90 days.

⁴The fee is not applicable for minors and if the application is activated and if the Client/ any User has at least one login in Mobile B@nking in last 90 days.



CLIENT NAME

SIGNATURE:

**NAME AND FUNCTION OF THE
BANK REPRESENTATIVE**

SIGNATURE:

**NAME AND FUNCTION OF THE
BANK REPRESENTATIVE**

SIGNATURE: