

Corporate customers Fees&Commissions

Valid 22.04.2021 (rev.76)

Introduction

The hereby document refers to the fees and commissions related to Corporate customers.

Third party expenses: postal expenses, telex messages, phone conversations, correspondent bank and clearing house/RTGS system fees are not included and are charged based on their real level. The fees charged for a specific transaction are separately collected, in the same way.

UniCredit Bank reserves the right to amend the fees and commissions at any time, depending on its policy or the exchange rates fluctuation.

Account services and cash transactions

CURRENT ACCOUNT

Account opening fee	free of charge
Account Maintenance Fee ¹	10 EUR / month
Statement duplication	Free of charge
Automatic balance transfer (Cash Sweeping)	25 EUR / structure / month

DEPOSITS

Term deposit	free of charge
Automatic Overnight Deposit	30 EUR / month / contract

CASH TRANSACTIONS

LOCAL CURRENCY

Deposit	1%
Cash deposit in coins	2% for amounts that consist of more than 100 coins
Withdrawal ²	2%

FOREIGN CURRENCY

Deposit	0,5%
Withdrawal ²	1%
Transit foreign exchange incomings for other bank customers	Standard fee for foreign currency + fee of correspondent bank

¹ Not valid for the accounts maintained using E-banking services (Multicash, BusinessNet Basic or Professional, MT101, European Gate)

² Cash withdrawals higher than EUR 10,000 or equivalent have to be announced at the cash desk one day before

Payments

PAYMENTS IN LOCAL CURRENCY (RON)³

Incoming	Free of charge
Payment order	
Direct Debit Collection	Negotiable
Outgoing ⁴	
Manually initiated	30 LEI
Between the customers of the bank – paper based	20 LEI
Initiated via electronic channels,	10 LEI
MT101 and Direct Debit ⁵	
Between the customers of the bank – Initiated via electronic channels ⁶ , MT101 and Direct Debit	free of charge

PAYMENTS IN FOREIGN CURRENCY

Incoming	Free of charge
Outgoing ⁷	
Manually initiated in EUR and RON	30 RON

³ Transactions between countries in LEI will be charged as EUR payments

⁴ Does not include the clearing house SENT/ReGIS fees: 0,51 LEI fee for small value payments (below 50.000 LEI) / 6 LEI fee for high value (above 50.000 LEI) or urgent payments

⁵ Applicable for electronic channels: Business Net Basic / Professional, Multicash, European Gate and SEPA Direct Debit, Standing Order

Does not include the clearing house SENT fee for Direct Debit refusals: 0,45 LEI

⁶ Electronic channels: Business Net Basic / Professional, MultiCash, European Gate, Standing Order

⁷ Includes the SWIFT commissions

Manually initiated other currencies	0,25% min 20 EUR, max 1.500 EUR
Between the customers of the bank – paper based	20 RON
Initiated electronically ⁸ / MT101 in EUR and RON	10 RON
Initiated electronically ⁸ / MT101 in other currencies	0,17%, min 10 EUR, max 750 EUR
Between the customers of the bank – Initiated via electronic channels / MT101	Free of charge
Urgent payment orders in foreign currency (subject to bank approval)	50 EUR / transaction + payment fee
Transit foreign exchange incomings for other bank customers	standard commission for foreign currencies + corresponding bank's commission
Refusal of SEPA Direct Debit B2B transaction ⁸	3 EUR/ refusal
Refusal of SEPA Direct Debit B2B transaction – between UniCredit Bank clients	2 EUR/refusal

STANDING ORDER

In local currency

Opening / changing / closing	18 LEI
Processing standing order	Fees applied to electronic payments

In foreign currency⁹

⁸ If refusal is requested by the client

⁹ transactions between countries in LEI will be assimilated as EUR payments

Opening / changing / closing	18 LEI
Processing standing order	Fees applied to electronic payments

MT101

Initial set-up fee	35 EUR / active destination
Administration	35 EUR / company / month
Additional destinations / Amendments	35 EUR / destination

Debit instruments

DEBIT INSTRUMENTS IN LOCAL CURRENCY

Issuing fee (for cheques)	1 LEI/ check page
Custody for debit instruments with forward due date	100 LEI/ Month
Debit instruments collection or returned, unpaid debit instruments ¹⁰	10 LEI/ instrument
Payment of debit instruments to another customer of the bank	2 LEI / instrument
Payment of debit instruments ¹¹	15 LEI

¹⁰ Does not include clearing house SENT fees for debit instruments:

- 0,88 LEI per instrument – fee for electronically cleared debit instruments
- 3,3 LEI per instrument – fee for debit instruments cleared via Bilateral Interbanking Agreement

¹¹ Clearing house SENT fees for debit instruments refusal (cheques, promissory notes) not included: 0,55 LEI

Electronic Banking

Business Net Professional

Set-up fee	free of charge
Replacement of lost or damaged DIGIPASS	100 LEI (VAT to be added)
Monthly maintenance fee	35 EUR
Monitoring debit instrument module	15 EUR
International User fee	50 EUR / company/ month
Set up fee for Import of encrypted files	100 EUR / company
Cards Acquiring Acceptance Module	15 EUR/month
Card Management module	10 EUR/month

Business Mobile

("Mobile B@nking" type application)

Maintenance fee ¹²	10 EUR / company/ month
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Business Net Connect

Set up fee	200 EUR/ user
Maintenance fee	10 EUR / customer/ month

Business Net Basic

Set-up fee	free of charge
Replacement of lost or damaged DIGIPASS	100 LEI(VAT to be added)

¹² If the company is already using Business Net application, then Business Mobile will be offered free of charge. In case application is not used by the company, after a period of 6 months, standard fee (10 EUR / company / month) will be applied.

Monthly maintenance fee	20 EUR
Monitoring debit instrument module	15 EUR
New International user fee	50 EUR / company/month
Cards Acquiring Acceptance Module	15 EUR/month
Card Management module	10 EUR/month

Multicash

Basic module including domestic, foreign and SEPA payments in English or Romanian	180 LEI (VAT to be added)
Additional language version ¹³	250 LEI (VAT to be added)
Romanian module used in another country	1250 LEI (VAT to be added)
Multicash maintenance fee per client	30 EUR / month
Hotline support fee	free of charge
Maintenance on site within the first month from installation	free of charge
On site support	150 LEI / hour ¹⁴ (VAT to be added)
Supplimentary training at client's request	150 LEI (VAT to be added)

European Gate – Passive Side (Executing Bank)

Set-up fee	125 EUR / active destination
Monthly maintenance fee	20 EUR / company

¹³ Available versions may be consulted at bank premises

¹⁴ Plus 50% travel time and travel expense outside Bucharest

Additional destinations / Amendments 30 EUR / destination

European Gate – Active Side (Forwarding Bank)

Set-up fee 125 EUR / active destination

Monthly maintenance fee 50 EUR / company

Additional destinations / Amendments 30 EUR / destination

SwiftNet FIN (Executing Bank)

Set-up fee 200 EUR / company / active destination

Monthly maintenance fee 45 EUR / company

Additional destinations / Amendments 45 EUR / destination

SwiftNet FileAct

Initial set-up fee EUR 3000 / company / sender

Monthly maintenance fee 45 EUR / company

Additional destinations / Amendments 45 EUR / destination

TRANSMISSION OF ELECTRONIC ACCOUNT STATEMENTS (MT940) AND INTERIM TRANSACTION REPORTS (MT942)

- **Standard format**

Account statements (MT940) sent to Banks within UniCredit Group	15 EUR/ account/ destination/ month
Interim transaction reports (MT942) sent to Banks within UniCredit Group	15 EUR/ account/ destination/ month
Account statements (MT940) sent to Banks outside UniCredit Group /to Corporate clients	25 EUR/ account/ destination/ month
Interim transaction reports (MT942) sent to Banks outside UniCredit Group /to Corporate clients	25 EUR/ account/ destination/ month
Account statements (MT940) via BusinessNet PRO or MultiCash	free of charge

Interim transaction reports (MT942) via BusinessNet PRO or MultiCash	free of charge
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- **UniCredit structured format**

Account statements (MT940) sent to Banks within UniCredit Group	25 EUR/ account/ destination/ month
Interim transaction reports (MT942) sent to Banks within UniCredit Group	25 EUR/ account/ destination/ month
Account statements (MT940) sent to Banks outside UniCredit Group /to Corporate clients	35 EUR/ account/ destination/ month
Interim transaction reports (MT942) sent to Banks outside UniCredit Group /to Corporate clients	35 EUR/ account/ destination/ month
Account statements (MT940) via BusinessNet PRO or MultiCash	10 EUR/ company/ month
Interim transaction reports (MT942) via BusinessNet PRO or MultiCash	free of charge

RECEIPT OF ELECTRONIC ACCOUNT STATEMENTS (MT940) AND INTERIM TRANSACTION REPORTS (MT942)

Account statements (MT940) received from Banks within UniCredit Group	15 EUR/ account/ month
Interim transaction reports (MT942) received from Banks within UniCredit Group	15 EUR/ account/ month
Account statements (MT940) received from Banks outside UniCredit Group	25 EUR/ account/ month
Interim transaction reports (MT942) received from Banks outside UniCredit Group	25 EUR/ account/ month

OTHER CASH MANAGEMENT PRODUCTS

Electronic confirmation of customs duty payments (CustomLink) - Transactions fees not included	EUR 20 / custom office
	EUR 40 / all available custom offices
Automated collected transfer funds to the State Treasury Accounts (Trezo Link)	EUR 50 / month

Cheques and PN monitoring file	EUR 15 / month
Specimen of signatures confirmation (duplicate) ²⁸	10 LEI (VAT to be added)
Fax	
Information faxed within Romania	10 LEI / page (VAT to be added)
Information faxed outside Romania	15 LEI / page (VAT to be added)

FEES AND COMISSIONS "CARD MENU"

(Lei, VAT to be added acc to the Law)

A. Costs for issuance of luncheon vouchers on electronic format	10 – 500 employees	501 – 3000 employees	over 3000 employees
Commission for funds transfer on 'Card Menu'	0,7%	0,6%	0,5%
Commission for return the unused funds	0	0	0

(Lei, VAT to be added acc to the Law)

B. Costs related to electronic support used for luncheon vouchers	10 – 500 employees	501 – 3000 employees	over 3000 employees
Issuing fee /(per card)	0	0	0
PIN issuing fee/(per card)	0	0	0
PIN change fee /(per card)	0	0	0
Cards delivery fee_one adress	0	0	0
Cards delivery fee_multiple adresses (per delivery/per address)	15	15	15
Annual administration fee / card	10	8	7
Renewal fee (at expiring date)/(per card)	0	0	0

²⁸ Except for/requested by UniCredit Leasing Romania (0 LEI is charged).

Card replacement fee (lost, stolen, damaged, destroyed, demagnetized, name change)/(per card)	15	12	10
Monthly SMS fee for account balance information/(per card)	0	0	0
Annual SMS fee for unused balance /(per card) (sent one month before expiring the balance)	1	1	1

Letters of Credit - Import

Opening / acceptance or undertaking of payment at maturity/ increase of amount and/or extension of validity	0,25%, min 75 EUR per quarter or fraction ¹⁵ , payable upfront at the issuance/ utilization or payment undertaking/ or extension of validity
Amendment (for any type of amendment; for increase of amount it is charged in addition to the a/m commission)	25 EUR
Payment (including in-house transactions/ transfers)	0,15%, min 75 EUR
Express payment	75 EUR
Issuing reimbursement authorization	30 EUR
Amendment reimbursement authorization	30 EUR
Overdrawn amount	0,25% of overdrawn amount, min 75 EUR
Discrepancies	75 EUR / presentation of documents
Cancellation	50 EUR
Express opening (in max. 24 hours)	100 EUR

Letters of Credit - Export

Advising/ advising increase of amount	0,15%, min 75 EUR
Confirmation / undertaking of payment at maturity (applicable per utilization)	To be determined depending on the risk rating of the issuing bank/country, min. EUR 100

¹⁵ Plus risk related premium, as the case may be.

Amendment (for any type of amendment; for increase of amount it is charged in addition to the a/m commission)	25 EUR
Negotiation of documents (advancing funds) under sight L/Cs	0,25%, min 75 EUR
Documents examination/handling	0,10%, min 100 EUR
Pre-checking of documents (before presentation)	150 EUR/set of documents
Remittance of documents without checking (on customer's instructions)	75 EUR
Reimbursement fee	25 EUR
Transfer	0,20%, min 75 EUR
Transfer amendment (increase of amount)	0,20%, min 75 EUR
Transfer amendment (other than increase of amount)	25 EUR
Cancellation / Non-utilization	50 EUR
Acceptance cancellation	50 EUR
Discounting of documents	Negotiable, depending on the risk rating of the issuing bank/country, min. EUR 100

Bank Payment Obligations (BPO) – Import

Opening / acceptance or undertaking of payment at maturity / increase of amount and/or extension of validity	0,1% min per quarter or fraction ¹⁶ payable upfront at the issuance / payment undertaking / increase / extension
Issuing Baseline	EUR 30

¹⁶ Plus risk related premium, as the case may be.

Amendment (for any type of amendment; for increase of amount and/or extension of validity it is charged in addition to the a/m commission)	EUR 20
Payment (including in-house transactions/transfers)	0,10%
Mis-match/Match Processing	EUR 25

Bank Payment Obligations (BPO) – Export

Advising Baseline	EUR 30
Confirmation / undertaking of payment at maturity (applicable per utilization)	To be determined depending on the risk rating of the issuing bank/country
Amendment advising (for any type of amendment; for increase of amount it is charged in addition to the a/m commission)	EUR 20
Data set presentation	EUR 25
Mis-match/Match Processing	EUR 25
Discounting of documents	Negotiable, depending on the risk rating of the issuing bank/country

Letters of assignment

Issuance / increase of amount	0,15 min 75 EUR
Amendment (for any type of amendment; for increase of amount it is charged in addition to the a/m commission)	25 EUR
Payment under a notified assignment	0.17% min EUR 10 max EUR 750
Advise of a received letter of assignment	50 EUR

Collection

Remittance for clean collection for payment / acceptance	0,15%, min 25 EUR, max 500 EUR
Remittance for documentary collection for payment / acceptance	0,15%, min 50 EUR max 500 EUR
Amendment	25 EUR
Unpaid bills / returned documents / delivery documents free of payment	50 EUR
Advising received clean / documentary collections by payment	0,15%, min 50 EUR, max 1.500 EUR
Advising received clean / documentary collections by acceptance	0,15%, min 75 EUR, max 1.500 EUR
Payment	0,2%, min 25 EUR, max 1.500 EUR
Cancellation	EUR 25
Express processing (max 24 hours)	EUR 50

Letters of guarantee - Issuing letters of guarantee

Issuing letters of guarantee / adding the aval increase of amount and/or extension of validity	0,25%, min 50 EUR per quarter or fraction ¹⁷ , payable upfront at issuance/ increase / extension
Amendment(for any type of amendment; for increase of amount/ extension of validity it is charged in addition to the a/m commission)	25 EUR
Payment under a claim	0,25%, min 75 EUR
Express opening (in max 24h)	50 EUR
Letter of guarantee cancellation before handover	20 EUR

¹⁷ Plus risk related premium, as the case may be

Received letters of guarantee

Advising	75 EUR
Advising amendment	25 EUR
Claims for payment remittance	100 EUR

Standby Letters of Credit - Issued

Issuing	0,25%, min 50 EUR per quarter or fraction* payable upfront at issuance / increase / extension
Amendment (for any type of amendment; for increase of amount and/or extension of validity it is charged in addition to the a/m commission)	25 EUR
Payment (including in-house transactions / transfers)	0,25%, min 75 EUR
Issuing reimbursement authorization	30 EUR
Amendment reimbursement authorization	30 EUR
Express opening (in max. 24 hours)	50 EUR

Standby Letters of Credit – Received

Advising	0,15%, min 75 EUR
Confirmation	To be determined depending on the risk rating of the issuing bank/country, min. 100 EUR
Amendment (for any type of amendment; for increase of amount it is charged in addition to the a/m commission)	25 EUR
Documents remittance	100 EUR
Reimbursement fee	25 EUR

Cancellation / Non-utilization 50 EUR

Escrow account

Commission* 0,10% min EUR 50
Interest rate As per current account

* For non-standard transaction risk premium is applicable

Documentary payment order

Issuance 0,25%, min 50 EUR max 2.500 EUR
Amendment to an issued Documentary Payment Order* 25 EUR
Cancellation 50 EUR
Advising a received Documentary Payment Order 0,25%, min 50 EUR max 5.000 EUR
Presentation of documents under a received DPO 0.15% min 50 Eur max 2.500 EUR
Advising of amendment to a received DPO* 25 EUR

Creditworthiness letters

Issuing of bank creditworthiness letter:

Standard 275 LEI(VAT to be added)
Letters that contain ratio calculations 850 LEI (VAT to be added)

Cheques in foreign currency

Foreign cheques remittance for collection** 1% min. EUR 20
Returned, unpaid cheques ** EUR 20/ cheques

**do not include correspondent bank fees

* Increases in amount are charged by applying the issuance/advising fee to the additional amount

Letters of Comfort

Issuance

0,2% min EUR 175

Confirmation of performance guarantee accounts

Account opening

25 EUR

Account maintenance

10 EUR / luna

Miscellaneous Trade Finance (to be applied as per Trade Finance decision)

Relaying various documents (e.g. remittance of commercial documents, endorsement)	EUR 50
Various correspondence, upon client request	EUR 50
Analyzing/structuring complex documentary transaction, issuance of various drafts	min EUR 50, max EUR 500
SWIFT correspondence fee	EUR 15
Cancellation fee	EUR 10

Debit Cards

	VISA			MasterCard
	Business Electron*	Silver	Gold Business	Gold Business
Annual fee	20 EUR	20 EUR	65 EUR	65 EUR
Annual fee for supplementary card	20 EUR	20 EUR	65 EUR	65 EUR
Transaction fees	Business Electron*	Silver	Gold Business	Gold Business
National POS	0	0	0	0
International POS	0%	0%	0%	0%
ATM cash withdrawal – own network (including UniCredit Group network¹⁸)	0,2% min 0,1 EUR	0,2% min 0,1 EUR	0,2% min 0,1 EUR	0,2% min 0,1 EUR
ATM cash withdrawal – national network	2,5% min 5 EUR	2,5% min 5 EUR	2,5% min 5 EUR	2,5% min 5 EUR

¹⁸ Romania, Italy, Austria, Germany, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Russia, Serbia, Slovakia, Slovenia, Turkey

ATM cash withdrawal – international network	2,5% min 5 EUR	2,5% min 5 EUR	2,5% min 5 EUR	2,5% min 5 EUR
POS cash advance at bank/ other bank's counter	2,5% + EUR 2	4% min. EUR 5	4% min. EUR 5	4% min. EUR 5
Limit per day	4.000 LEI at ATMx8 TRX	4.000 LEI at ATM x10 TRX	8.000 LEI at ATM x10 TRX	8.000 LEI at ATM x10 TRX
	4.000 LEI at POS or Internetx8 TRX	8.000 LEI at POS or Internetx10 TRX	8.000 LEI at POS or Internetx10 TRX	8.000 LEI at POS or Internetx10 TRX
Card return in emergency cases¹⁹	50 EUR	50 EUR	50 EUR	50 EUR
Daily transaction number at ATM/POS or Internet	8	10	10	10

*starting with 30.05.2020, the Visa Business Electron debit card is eliminated from the Bank's offer. In this regard, Visa Business Electron main/supplementary debit cards are no longer re/issued/renewed.

Card replacement (lost, stolen, damaged, destroyed, demagnetized) – 20 LEI

Card blocking (electronically, temporary) – 0

Card blocking (electronically, permanent) – 10 EUR

Card blocking (international) – 50 EUR (MasterCard fees

Unjustified chargeback:

In Romania : 12 LEI

Abroad: 30 LEI; Copy of receipt: MasterCard / VISA fees

Emergency card replacement 150 EUR; Emergency cash disbursement 100 EUR

Credit cards

Annual fees	MasterCard Business Charge
Annual fee	20 EUR
Transaction fees	
National POS	0
International POS	0%
ATM cash withdrawal – own network (including UniCredit Group network²⁰)	0,2%, min 0,1 EUR

¹⁹ The RON equiv at NBR rate from the payment date, applied only to UniCredit Bank cards captured in the ATMs located outside UniCredit Bank branches/agencies

²⁰ Romania, Italy, Austria, Germany, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Poland, Russia, Serbia, Slovakia, Slovenia, Turkey, Ukraine

ATM cash withdrawal – national network	2,5% min 5 EUR
ATM cash withdrawal – international network	2,5% min 5 EUR
POS or Internet use limit (per day)	10 withdrawals / 8.000 LEI
ATM use limit (per day)	10 withdrawals / 4.000 LEI
POS cash advance at bank/ other bank's counter	4% min. EUR 5
Balance enquiry at ATM – own network	1 LEU
Mini-statement at ATM	0,35 LEU
Monthly activity report - duplicate	0
Card blocking (electronically, temporary)	0
Card blocking (electronically, permanent)	10 EUR
Card blocking (internationally)²¹	50 EUR (MasterCard fees)
Replacement card²²	20 LEI
Card renewal	0
Card return in emergency cases²³	50 EUR
Unjustified chargebacks	
- in Romania	12 LEI
- abroad	30 LEI
Copy of receipt	MasterCard fees
Emergency card replacement	150 EUR
Emergency cash disbursement	100 EUR
Interest rate	
Standard interest rate LEI/EUR	1M ROBOR+7% / 1M EURIBOR+6%
Penalty interest rate for OVD LEI/EUR	1M ROBOR+9% / 1M EURIBOR+8%
Penalty interest rate for OVL LEI/EUR	1M ROBOR+9% / 1M EURIBOR+8%
Penalty interest rate for OVD OVL LEI/EUR	1M ROBOR+9% / 1M EURIBOR+8%
	VISA Metro Co-brand
Monthly fees	
Main card	5 LEI

²¹ The card is internationally listed as lost/stolen

²² Lost, stolen, damaged, destroyed, demagnetized

²³ The RON equiv. at NBR rate from the payment date, applied only to UniCredit Bank cards captured in the ATMs located outside UniCredit Bank branches/agencies

Supplementary card	5 LEI
Transaction fees	
National POS transaction	0
International POS transaction	0
Cash withdrawal through own ATM network (including the UniCredit group)²⁴	0,2%, min 0.1 EUR
National ATM transaction	2,5%, min 3 EUR
International ATM transaction	3%, min 4 EUR
Balance enquiry at ATM in own network	0
Release mini-statement at ATM- own network	1 LEU
Release paper-based monthly activity report (/month)	0
Release monthly activity report - duplicate	0,35 LEI
Card blocking	10 EUR
Card blocking (internationally)²⁵	50 EUR
Card replacement²⁶	20 LEI
Unjustified chargebacks	
- in Romania	12 LEI
- abroad	30 LEI
Copy of receipt	VISA fees
Urgent card returnal²⁷	50 EUR
Urgent card replacement	150 EUR
Urgent cash release	100 EUR
Use limit POS or Internet (/day)	15 withdrawals / 12.000 LEI

²⁴ Romania, Italia, Austria, Germania, Bosnia-Hertegovina, Bulgaria, Croatia, Cehia, Ungaria, Polonia, Rusia, Serbia, Slovacia, Slovenia, Turcia, Ucraina

²⁵ Card is listed on an international list of lost/stolen cards

²⁶ Lost, stolen, deteriorated, destroyed, demagnetized card

²⁷ RON equivalent at NBR rate from the payment date, applicable only to cards issued by UniCredit Bank S.A. captured in own ATMs located outside UniCredit Bank S.A. branches / agencies

Use limit ATM (/day)	15 withdrawals / 8.000 LEI
Interest rate	
Interest rate for transactions performed in METRO locations	23.83%
Standard interest rate for transactions performed in METRO locations	26.83%
Interest rate for cash withdrawing transactions	26.83%
RON penalty interest rate	60%
Penalty interest rate for RON unauthorized overdrafts	40%
Penalty interest rate for OVL from unauthorized LEI OD	40%
	MasterCard Corporate Credit Card
Annual fee	EUR 90
National transaction at POS	EUR 0
International transaction at POS	EUR 0
ATM cash withdrawal – own network (including UniCredit Group network)	0,2%, min EUR 0,15
National transaction at ATM	2,5%, min. EUR 2
International transaction at ATM	3%, min. EUR 3
POS cash advance at bank/ other bank's counter	4%, min. EUR 5
Balance enquiry at ATM - own network	EUR 0.00
Mini-statement at ATM - own network	1 LEU
Monthly Activity Report	EUR 0.00
Monthly Activity Report - duplicate	1 LEU
Temporary card blocking	EUR 0
Permanent card blocking	EUR 10
Card blocking (international)* *The card is internationally listed as lost/stolen	EUR 50
Replacement card (lost, stolen, damaged, destroyed, demagnetized card)	20 LEI
Unjustified chargebacks	
- in Romania	12 LEI
- abroad	30 LEI
Copy of receipt	MasterCard fees

Urgent card return* *Ron equivalent at the NBR exchange rate from the payment date, applicable only for cards issued by UniCredit Bank captured in own ATMs located outside UCB branches.	EUR 50
Emergency card replacement	EUR 150
Emergency cash disbursement	EUR 100
POS or Internet daily spending limit/card*	15 transactions / 17.000 LEI
ATM daily spending limit/card*	15 transactions/ 10.000 -LEI
Interest rate - for cards issued in LEI	ROBOR 6M + 15%
Penalty interest rate/Interest rate for unauthorized overdraft /Penalty rate of interest for overdue loan caused by unauthorized overdraft - for cards issued in LEI/	ROBOR 6M + 30%
Interest rate - for cards issued in EUR	EURIBOR 6M + 7,30%
Penalty interest rate/Interest rate for unauthorized overdraft /Penalty rate of interest for overdue loan caused by unauthorized overdraft - for cards issued in LEI/	EURIBOR 6M + 15%

Multipurpose cash machine (BNA)

Cash withdrawal in local currency	0,5% min 5 -LEI
Cash deposit in local currency	0,1%
Cash deposit in foreign currency	free of charge

Commission applied to judicial executors and administrators for requested information

Commission for verifying if debtors have accounts opened with UniCredit Bank	0,4 LEI/debtor (min. 12 LEI) (VAT to be added)
Commision for releasing addresses containing customers details related to garnishments and insolvencies	12 LEI /address (VAT to be added)

Miscellaneous

Payment investigation fee (in advance)	20 EUR
Obtaining the Trade Register Certificate on behalf of the client: - Bank fee* - Fee charged by Trade Register (45 LEI)	*4 LEI (VAT to be added)
Trade Register online interrogation for current account opening	30 LEI/ interrogation (VAT to be added)
Trade Register online interrogation for other products	free of charge
CIP interrogation fee	10 LEI / entity (VAT to be added)
Fax agreement	10 EUR / account / month
Consultancy / Analysis	1200 LEI / hour (VAT to be added)
Holdmail agreement	114 LEI / month (VAT to be added)
General information about companies and banks	300 LEI / entity (VAT to be added)
Confirmation letter (e. g. for auditors)	300 LEI / entity (VAT to be added)
Signatures confirmation ²⁸	150 LEI / document (VAT to be added if case)
Fast courier service	according to the fast courier tariffs (paid VAT must be separately shown)
SMS Banking	0,2 EUR/SMS
Garnishment maintenance fee (for minimum one garnishment payment)	100 LEI
Qualified digital certificate for qualified electronic signature ²⁹	

²⁸ For details, the bank representative will contact the Correspondent Banks team

²⁹ Valid for 3 years, with cryptographic keys kept in the cloud, issued by the qualified provider of reliable services with which the bank has a contract in force

1 - 3 certificates issued/client	Free of charge
4 or more certificates issued/client	215 LEI (VAT to be added)
Fee for lost or damaged POS terminal	200 EUR+VAT
Fix monthly fee for POS terminal maintenance ³⁰	65 Lei/each POS terminal installed at one location, if the monthly value of successfully finalized transactions at the location is <= 1000 Lei; 0 Lei if the monthly value of successfully finalized transactions at the location is >1000 Lei

Interest rates

Product name	Interest rate (%)				
	RON	EUR	USD	GBP	CHF
Current account*	0.01%	0.00%	0.00%	0.00%	0.00%
Unauthorized Overdraft**	ROBOR 3M + 18%	EURIBOR 3M + 18%	LIBOR 3M +18%	LIBOR 3M +18%	LIBOR 3M +18%

* For any other currencies than RON current account interest rate is 0%

** For other currencies than RON, EUR, USD, GBP and CHF interest rate for unauthorized Overdraft is 25%

³⁰ Charged starting with the second calendaristic closed month, following the month of POS terminal installation and is charged on the first 10th calendaristic days of the next month.