

COMMISSIONS & INTERESTS FOR CORPORATE

Valid starting with **02.02.2026**



INTRODUCTION

The hereby document refers to the fees and commissions related to Corporate customers with turnover higher than 1 million Euro.

Third party expenses: postal expenses, phone conversations, clearing and settlement house and correspondent bank 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 & CASH TRANSACTIONS



CURRENT ACCOUNT

Account opening	0
Account Maintenance Fee ¹	10 Euro/ month
Issuance of duplicate account statement*	25 Lei/ statement
Transaction report by request	200 Lei/ report
Automatic transfer between accounts of the same company (Cash Sweeping)	25 Euro/ structure/ month



DEPOSITS

Term deposit	0
Automatic Overnight Deposit	30 Euro/ month/ contract



TRANSACTIONS

CASH TRANSACTIONS	Local Currency	Foreing Currency
Deposit	1%	0,5%
Cash deposit in coins	2% for amounts that consist of more than 100 coins	-
Cash deposit from secured cash transportation	1%	Negotiable
Withdrawal ²	2%	1%
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	0	

PAYMENTS



PAYMENTS IN LOCAL CURRENCY³

Incoming payment order between customers of the bank	0
Incoming payment order from other banks in favor of UniCredit Bank customers	2 Lei
Direct Debit Collection	Negotiable
Paper based initiated payments, including payments between customers of the bank	50 Lei
Electronic payments/ Direct Debit	15 Lei
Electronic payments/ Direct Debit between customers of the bank	0
Garnishment payment fee***	50 Lei

Note:

¹ Free of charge for accounts managed through electronic services (Multicash, BusinessNet Basic/Professional, MT101, European Gate), for customers without packages. For customers with packages, for accounts not part of the package, 15 Lei/account/month will be applied.

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

³ Crossborder incomings in Lei are free of charge.

Cross border transactions in Lei will be charged as Euro payments.

Does not include the clearing house SENT/ReGIS/SENT INST/ROPAY INST 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/ 0.45 Lei for payments with option "INSTANT" (up to 50,000 Lei) and 0,20% from the value of the payment, max 0,10 lei for "RoPay" payments (up to 50,000 Lei).

Does not include the clearing house SENT fee for direct debit refusal: 0,45 Lei and the clearing house SENT fee for reimbursement applicable only for Direct Debit transactions in which the beneficiary has an account in another bank: 0,45 Lei.

Electronic payments are those initiated via: BusinessNet Basic/ Professional, Business Mobile, Multicash, European Gate, MT101 and Standing Order.

"INSTANT" option is only available in BusinessNet Basic/ Professional and Business Mobile.

"RoPay" option is available only in Business Mobile.

*Any statement issued in the Branch that includes one or more days related to a previous statement issued in the Branch or any statement issued in the Branch if the statement is/will be available in electronic format (in Business Net/Business Mobile).

***Starting with 1 September 2025.



PAYMENTS IN FOREIGN CURRENCY⁴

Incoming payment order	0
Paper based SEPA ⁵ payments/ paper based initiated payments in Euro to countries in European Economic Area/ crossborder paper based initiated payments in Lei	50 Lei
Paper based initiated payments, in other currencies/ paper based initiated payments in Euro to countries outside European Economic Area and NON SEPA	0,35%, min 30 Euro, max 1.500 Euro
Paper based initiated payments, between customers of the bank	50 Lei
Electronic SEPA ⁵ payments/ electronic payments in Euro to countries in European Economic Area electronic crossborder payments in Lei	15 Lei
Electronic payments, in other currencies/ electronic payments in Euro to countries outside European Economic Area and NON SEPA	0,20%, min 20 Euro, max 750 Euro
Electronic payments between customers of the bank	0
Urgent payment orders in foreign currency (subject to bank approval)	50 Euro/ transaction + payment fee
Fee for adjustment/ correction of transaction	5 Euro/ correction
Refusal of SEPA Direct Debit B2B transaction ⁶	3 Euro/ refusal
Refusal of SEPA Direct Debit B2B transaction – between UniCredit Bank clients ⁷	2 Euro/ refusal



STANDING ORDER

	Local Currency	Foreign Currency
Opening/ changing/ closing	18 Lei	18 Lei
Processing standing order	Electronic payments fees	Electronic payments fees

DEBIT INSTRUMENTS



DEBIT INSTRUMENTS IN LOCAL CURRENCY

Issuing fee (for cheques)	1 Lei/ cheque page
Custody for debit instruments with forward due date (Custody promissory notes)	100 Lei/ month
Debit instruments collection ⁸	15 Lei/ instrument
Payment of debit instruments to another customer of the bank	4 Lei/ instrument
Payment of debit instruments ⁹	15 Lei

ELECTRONIC BANKING



BUSINESS MOBILE (“MOBILE B@N KING” TYPE APPLICATION)

Monthly maintenance fee	10 Euro/ company/ month
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BUSINESSNET BASIC

Set-up fee	0
Replacement of lost or damaged DIGIPASS	100 Lei (VAT to be added)
Monthly maintenance fee	20 Euro/ month
Monitoring debit instruments Module	15 Euro/ month
International user fee	50 Euro/ company/ month
Cards Acquiring Acceptance Module in BusinessNet	15 Euro/ month
Card Management Module	10 Euro/ month



BUSINESSNET PROFESSIONAL

Set-up fee	0
Replacement of lost or damaged DIGIPASS	100 Lei (VAT to be added)
Monthly maintenance fee	50 Euro
Monitoring debit instrument Module	15 Euro/ month
International user fee	50 Euro/ company/ month
Set up fee for Import of encrypted files	100 Euro/ company
Cards Acquiring Acceptance Module in BusinessNet	15 Euro/ month
Card Management Module	10 Euro month

Note:

⁴ Includes the SWIFT fees; Electronic payments are those initiated via: BusinessNet Basic/ Professional, Multicash, European Gate, MT101, SEPA Direct Debit and Standing Order

⁵ Payments ordered in this format to Great Britain and Switzerland are included, except for those ordered with urgency

⁶ If the refusal is requested by the client

⁷ If the refusal is requested by the client

⁸ 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

⁹ Clearing house SENT fees for debit instruments refusal (cheques, promissory notes) not included: 0,55 Lei



BUSINESSNET CONNECT

Set up fee	400 Euro/ BusinessNet Connect user
Maintenance fee	10 Euro/ month/ company



MULTICASH

Basic module including domestic, foreign and SEPA payments in English or Romanian	500 Lei (VAT to be added)
Additional language version set up ¹⁰	250 Lei (VAT to be added)
Romanian module set up used in another country	1250 Lei (VAT to be added)
Monthly maintenance fee	35 Euro/ month
Hotline support fee	0
On site support within the first month after set up	0
On site support	250 Lei/ hour ¹¹ (VAT to be added)
Additional training at client's request	150 Lei (VAT to be added)
Cheques and promissory notes monitoring file	15 Euro/ month



EUROPEAN GATE

	Passive Side (Executing Bank)	Active Side (Forwarding Bank)
Set-up fee	150 Euro/ active destination	150 Euro/ active destination
Monthly maintenance fee	100 Euro/ company/ month	100 Euro/ company/ month
Additional destinations/amendments	50 Euro/ destination or amendment	50 Euro/ destination or amendment



MT101 (EXECUTING BANK)

Set-up fee	35 Euro/ active destination
Monthly maintenance fee	35 Euro/ company/ month
Amendments/ Additional destinations	35 Euro/ amendment or destination



SWIFTNET FIN (EXECUTING BANK)

Set-up fee	200 Euro/ company/ sender
Monthly maintenance fee	45 Euro/ company/ month/ sender
Amendments	45 Euro/ amendment



SWIFTNET FILEACT

Set-up fee	3000 Euro/ company
Monthly maintenance fee	100 Euro/ company/ destination/ month
Amendments/ Additional destinations	100 Euro/ amendment or destination

ELECTRONIC ACCOUNT STATEMENTS AND INTERIM TRANSACTION REPORTS



TRANSMISSION OF ELECTRONIC ACCOUNT STATEMENTS AND INTERIM TRANSACTION REPORTS

	MT940/942 Standard Format	MT940/942 UniCredit Structured Format	CAMT
Account statements via Swift	25 Euro/ acc./ destination/ month	35 Euro/ acc./ destination/ month	N/A
Interim transaction reports via Swift	25 Euro/ acc./ destination/ month	35 Euro/ acc./ destination/ month	N/A
Account statements via electronic applications	0	10 Euro/company/ month	10 Euro/ company/ month
Interim transaction reports via electronic applications	0	0	5 Euro/ company/ month



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

Account statements (MT940) via Swift	25 Euro/ account/ month
Interim transaction reports (MT942) via Swift	25 Euro/ account/ month

Note: ¹⁰ Available versions may be consulted at bank premises
¹¹ Plus 50% travel time and travel expense outside Bucharest

OTHER CASH MANAGEMENT SERVICES



CUSTOMLINK

Electronic confirmation of customs duty payments

20 Euro/ custom office/ month

40 Euro/ all available custom offices/ month



TREZOLINK

Automated transfer of the State Treasury Accounts collected funds

50 Euro/ month



TERMINAL POS

Fee for lost or damaged POS terminal

200 Euro+VAT

Fix monthly fee for POS terminal maintenance¹²

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

Fix monthly maintenance fee for SoftPOS acquiring solution installed on a terminal¹²

30 Lei/ each SoftPOS acquiring solution installed on a terminal, if the monthly value of successfully completed transactions on SoftPOS acquiring solution installed on the terminal is ≤ 500 Lei;

0 Lei if the monthly value of successfully completed transactions on each SoftPOS acquiring solution installed on a terminal is > 500 Lei

GENIUS IMM



GENIUS IMM ACCOUNT PACKAGE¹³

Package fee

49 Lei/ month

Additional current account in Lei/Euro/USD/GBP/CHF/HUF

15 Lei/ month

Additional product BusinessNet Professional

0

Extra option: Unlimited Lei payments via BusinessNet/ Business Mobile/ Multicash/ Direct Debit

65 Lei/ extra option/ month

Extra option: Unlimited Lei payments and collections through debit instruments (cheques and promissory notes)

100 Lei/ extra option/ month

Extra option: Unlimited foreign currency payments via BusinessNet/ Business Mobile/ Multicash

80 Lei/ extra option/ month

Extra option: Unlimited cash withdrawals from national ATMs network

120 Lei/ extra option/ month

PACKAGES NO LONGER IN BANK CURRENT OFFER



WHICH CAN BE MODIFIED WITH THE FOLLOWING OPTIONS

	Package fee (Lei/ month)	Additional products	Price for additional products
SMART	99	Current account Lei/Euro/USD/GBP/CHF/HUF BusinessNet Professional	15 Lei/ account/ month 18 Lei/ month
PROGRESIV	299	Current account Lei/Euro/USD/GBP/CHF/HUF BusinessNet Professional	15 Lei/ account/ month 18 Lei/ month
PRIME EXTRA	399	Current account	0
PRIME EXECUTIVE	999	Current account	0



WHICH CAN NOT BE MODIFIED: CREATIVE ACCOUNT PACKAGE

Package Fee

20 Lei/ month



CARD ACQUIRING OFFER (FOR CLIENTS WITH PACKAGES)

	Fee for transactions with cards issued by UniCredit Bank including voucher cards (e.g. meal vouchers)	Fee for transactions with cards issued by other banks
GENIUS IMM / PROGRESIV	0.7%	Cards issued inside Romania for private individuals 0.7% Commercial cards issued inside and outside Romania 1.9% Non-banking cards issued in Romania (e.g. meal voucher, holiday vouchers, etc.) 1.75%
SMART	0.7%	Cards issued outside Romania for private individuals 1.2% Interchange + Visa/Mastercard scheme cost + 0,3%

Note:

¹² Charged starting with the second calendaristic closed month, following the month of POS terminal activation and is charged on the first 10th calendaristic days of the next month.

¹³ GeniusIMM package is available for Corporate customers with annual turnover up to 3 million Euro.

Does not include the clearing house SENT/ReGIS/SENT INST/ROPAY INST 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/ 0.45 Lei for payments with option "INSTANT" (up to 50,000 Lei) and 0,20% from the value of the payment, max 0,10 lei for "RoPay" payments (up to 50,000 Lei).

The extra option for cash withdrawals is applicable for transactions performed with the main debit card included in the package.

¹⁴ Interchange value according to Visa/MasterCard

CARDS

DEBIT CARDS

Annual fee¹⁵

Transaction fees

POS National and international POS transaction

ATM cash withdrawal – own network

(including UniCredit Group network and Euronet)¹⁶

ATM cash withdrawal – national and international network

POS cash advance at bank/ other bank's counter

Card return in emergency cases¹⁷

Card replacement (lost, stolen, deteriorated, destroyed, demagnetized card)

Temporary card blocking

Card blocking (internationally)

Copy of receipt

Urgent card replacement

Urgent cash release

ATM use limit (per day)

POS use limit (per day)

Internet use limit (per day)

VISA*/MASTERCARD Business Silver

20 Euro

0

0,2% min 0,1 Euro

2,5% min 5 Euro

4% min. Euro 5

50 Euro

20 Lei

0

50 Euro

Visa/ Mastercard fees

150 Euro

100 Euro

10 transactions/ 4.000 Lei

10 transactions/ 8.000 Lei

10 transactions/ 8.000 Lei

VISA*/ MASTERCARD Business Gold

65 Euro

0

0,2% min 0,1 Euro

2,5% min 5 Euro

4% min. Euro 5

50 Euro

20 Lei

0

50 Euro

Visa/ Mastercard fees

150 Euro

100 Euro

10 transactions/ 8.000 Lei

10 transactions/ 8.000 Lei

10 transactions/ 8.000 Lei

CREDIT CARDS

Annual fee

Transactions fees

POS National and international POS transaction

ATM cash withdrawal – own network

(including UniCredit Group network and Euronet)

ATM cash withdrawal – national network

ATM cash withdrawal – international network

POS cash advance at bank/ other bank's counter

Balance enquiry at ATM - own network

Release of mini-statement at ATM - own network

Monthly activity report

Monthly activity report - duplicate

Temporary card blocking

Card blocking (internationally)

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

Card replacement (lost, stolen, deteriorated, destroyed, demagnetized card)

Copy of receipt

Urgent card return¹⁸

Urgent card replacement

Urgent cash release

Interest rate - for cards issued in Lei

Penalty interest rate/Interest rate for unauthorized overdraft/

Penalty rate of interest for overdue loan caused by unauthorized overdraft -

for cards issued in Lei

Interest rate - for cards issued in Euro

Penalty interest rate/Interest rate for unauthorized overdraft

/Penalty rate of interest for overdue loan caused by unauthorized overdraft -

for cards issued in Euro

ATM use limit (per day)

POS use limit (per day)

Internet use limit (per day)

MASTERCARD Corporate CreditCard

90 Euro

0

0,2%, min 0,15 Euro

2,5%, min. 2 Euro

3%, min. 3 Euro

4%, min. 5 Euro

0

1 Lei

0

1 Lei

0

50 Euro

20 Lei

MasterCard fees

50 Euro

150 Euro

100 Euro

ROBOR 6M + 15%

ROBOR 6M + 30%

EURBOR 6M + 7,30%

EURIBOR 6M + 15%

10 transactions/ 4.000 Lei

10 transactions/ 8.000 Lei

10 transactions/ 8.000 Lei

MASTERCARD Business Charge

20 Euro

0

0,2%, min 0,1 Euro

2,5%, min. 5 Euro

3%, min. 5 Euro

4%, min. 5 Euro

1 Lei

0,35 Lei

0

0

0

50 Euro

20 Lei

MasterCard fees

50 Euro

150 Euro

100 Euro

ROBOR 1M + 7%

ROBOR 1M + 9%

EURIBOR 1M + 6%

EURIBOR 1M + 8%

15 transactions/ 10.000 Lei

15 transactions/ 17.000 Lei

15 transactions/ 17.000 Lei

Note:

¹⁵ Applicable also for supplementary cards

*Note: The product is no longer part of the Bank's active sales offer starting from 01/07/2024.

¹⁶ UniCredit Group is present in Romania, Italy, Austria, Germany, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic & Slovakia, Hungary, Russia, Serbia, Slovenia

¹⁷ The Lei equivalent at NBR rate from the payment date, applied only to UniCredit Bank cards captured in the ATMs located outside UniCredit Bank branches/ agencies.

¹⁸ The Lei equivalent at NBR rate from the payment date, applied only to UniCredit Bank cards captured in the ATMs located outside UniCredit Bank branches/ agencies



CREDIT CARD NOT IN THE BANKS CURRENT OFFER: VISA METRO CO-BRAND

Monthly fee	5 Lei/ month
Transaction fees	
POS National and international POS transaction	0
ATM cash withdrawal – own network (including UniCredit Group network and Euronet)	0,2%, min 0,1 Euro
ATM cash withdrawal – national network	2,5%, min. 3 Euro
ATM cash withdrawal – international network	3%, min. 4 Euro
Balance enquiry at ATM - own network	0
Release mini-statement at ATM - own network	1 Lei
Monthly activity report	0
Monthly activity report - duplicate	0,35 Lei
Temporary card blocking	0
Card blocking (internationally)	
(Card is listed on an international list of lost/stolen cards)	50 Euro
Card replacement (lost, stolen, deteriorated, destroyed, demagnetized card)	20 Lei
Copy of receipt	Visa fees
Urgent card return ¹⁹	50 Euro
Urgent card replacement	150 Euro
Urgent cash release	100 Euro
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/Interest rate for unauthorized overdraft/Penalty rate of interest for overdue loan caused by unauthorized overdraft	40%
ATM use limit (per day)	15 transactions/ 8.000 Lei
POS use limit (per day)	15 transactions/ 12.000 Lei
Internet use limit (per day)	15 transactions/ 12.000 Lei



SMART DATA²⁰

	MODULE Smart Data_File transfer	MODULE Smart Data_Web based
Set-up fee	1000 Euro	100 Euro
Maintenance fee	800 Euro/ month	300 Euro/ month



CARD MENU

A. Costs for issuance of meal tickets 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 of nominal value of the unused meal tickets	0	0	0

Note: ¹⁹ The Lei equivalent at NBR rate from the payment date, applied only to UniCredit Bank cards captured in the ATMs located outside UniCredit Bank branches/agencies
²⁰ Only for MasterCard cards

B. Costs related to electronic support used for meal tickets or replacement of meal tickets	10 – 500 employees	501 – 3000 employees	over 3000 employees
Issuing fee/(per card)	0	0	0
PIN set up fee/(per card)	0	0	0
PIN change fee/(per card)	0	0	0
Cards delivery fee for one address	0	0	0
Cards delivery fee for multiple addresses (per delivery/per address)	15 Lei	15 Lei	15 Lei
Annual account maintenance/ (per card)	10 Lei	8 Lei	7 Lei
Renewal card fee (at expiring date)/(per card)	0	0	0
Card replacement fee (lost, stolen, damaged, destroyed, demagnetized, name change)/(per card)	15 Lei	12 Lei	10 Lei
SMS fee for notification for card account top-up and available balance/(per card)	0	0	0
Annual SMS fee for notification for unused balance/ (per card) (sent one month before balance expiration)	1 Lei	1 Lei	1 Lei

LETTERS



LETTERS OF CREDIT - IMPORT

Opening/ acceptance or undertaking of payment at maturity/ increase of amount and/or extension of validity/ exceeding of amount	0,30% + risk premium, min 100 Euro per quarter or fraction, payable upfront at the issuance/ utilization or payment undertaking/ increase of amount and/or extension of validity
Processing fee for opening/ acceptance or commitment to pay at maturity/ increase the amount and/or extend validity	30 Euro
Amendment (for any type of amendment, including for reinstatement; for increase of amount and/or extension of validity it is charged in addition to the a/m commission)	30 Euro
Payment (including in-house transactions/ transfers)	0,20%, min 100 Euro
Express payment	75 Euro
Issuing reimbursement authorization	30 Euro
Amendment reimbursement authorization	30 Euro
Documents checking under expired letter of credit	50 Euro
Endorsement transport document issued to the order of the bank	30 Euro
Discrepancies	100 Euro/ presentation of documents
Cancellation/ non-utilization	50 Euro
Express opening (in max. 24 hours – subject of availability)	100 Euro



LETTERS OF CREDIT - EXPORT

Advising/ advising increase of amount (to Bank's client)	0,15%, min 75 Euro
Advising/ advising increase of amount (to non-client of the Bank/ third banks)	0,20%, min. 150 Euro
Confirmation/ undertaking of payment at maturity (applicable per utilization)	Negotiable, min. 100 Euro/ per quarter or quarter fraction
Amendment (Bank's client - for any type of amendment, including reinstatement; for increase of amount it is charged in addition to the a/m commission)	30 Euro
Amendment (to non-client of the Bank/ third banks - for any type of amendment, including reinstatement; for increase of amount it is charged in addition to the a/m commission)	50 Euro
SWIFT charges for advising letter of credit/ amendment to non-clients of the Bank/ third banks	20 Euro
Negotiation of documents (advancing funds) under sight L/Cs	0,25%, min 75 Euro
Documents examination/handling	0,20%, min 100 Euro
Pre-checking of documents (before presentation – single charging)	150 Euro/ set of documents
Remittance of documents without checking/free of payment (upon customer's instructions)	80 Euro
Reimbursement fee	25 Euro
Transfer	0,25%, min 100 Euro
Transfer amendment (increase of amount)	0,25%, min 100 Euro
Transfer amendment (other than increase of amount)	30 Euro
Cancellation/ Non-utilization	75 Euro
Acceptance cancellation	50 Euro
Discounting of documents	Negotiable, min. Euro 100 per quarter or quarter fraction

**LETTERS OF ASSIGNMENT (IN FRAME OF LETTERS OF CREDIT/
LETTERS OF GUARANTEE/ STANDBY LETTERS OF CREDIT)**

Issuance/ increase of amount	0,15% min. 75 Euro
Amendment (for any type of amendment; for increase of amount it is charged in addition to the a/m commission)	30 Euro
Payment under a notified assignment (for Bank's client)	0,10% min Euro 15 max Euro 500
Payment under a notified assignment (for non-client of the Bank)	0,17% min Euro 25 max Euro 750
Advise of a received letter of assignment	50 Euro
Advise of an amendment under received letter of assignment	25 Euro

**COLLECTIONS**

Remittance for clean collection for payment/ acceptance	0,15%, min 25 Euro, max 500 Euro
Remittance for documentary collection for payment/ acceptance	0,15%, min 50 Euro, max 500 Euro
Amendment	30 Euro
Unpaid/ returned commercial/ financial documents/ delivery documents free of payment	50 Euro
Advising received clean/ documentary collections by payment	0,15%, min 50 Euro, max 1.500 Euro
Advising received clean/ documentary collections by acceptance	0,15%, min 75 Euro, max 1.500 Euro
Payment	0,2%, min 50 Euro, max 1.500 Euro
Delivery/ Endorsement of transport document for goods consigned to the bank	30 Euro
Advising/ transmitting non-payment tracer	15 Euro
Cancellation	50 Euro
Express processing (max 24 hours – subject of availability)	50 Euro

**ISSUED LETTERS OF GUARANTEE/ STANDBY LETTERS OF CREDIT**

Issuing letters of guarantee/standby letters of credit/ adding the aval increase of amount and/or extension of validity	0,30% + risk premium, min 50 Euro per quarter or fraction, payable upfront at issuance/ increase/ extension
Drafting letter of guarantee on non-standard wording/ standby letter of credit	30 Euro
Amendment (for any type of amendment; for increase of amount/ extension of validity it is charged in addition to the a/m commission)/ duplicate issuing/ reinstatement/ early cancellation (before expiry)	30 Euro
Payment under a claim	0,25%, min 75 Euro
Express opening (in max 24h – if availability)	50 Euro
Letter of guarantee cancellation before handover	50 Euro
Transfer of letter of guarantee/ standby letter of credit	50 Euro
Miscellaneous reports (upon request)	25 Euro

**RECEIVED LETTERS OF GUARANTEE/ STANDBY LETTERS OF CREDIT**

Advising (to Bank's clients)	100 Euro
Advising to non-clients of the Bank/ third banks	150 Euro
Advising amendment to Bank's clients	30 Euro
Advising amendment to non-clients of the Bank/ third banks	75 Euro
Claims for payment remittance (LG advised through the Bank)	100 Euro
Claims for payment remittance (LG not advised through the Bank)	200 Euro
SWIFT charges for advising letters of guarantee/standby letters of credit/ amendment to non-clients/third banks/ claims under LGs not advised through the Bank	20 Euro

**ESCROW ACCOUNT**

Comission	1% min Euro 100
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**DOCUMENTARY PAYMENT ORDER (DPO)**

Issuance	0,25%, min 50 Euro max 2.500 Euro
Amendment to an issued Documentary Payment Order	30 Euro
Cancellation	50 Euro
Advising a received Documentary Payment Order	0,25%, min 50 Euro max 5.000 Euro
Presentation of documents under a received DPO	0,15% min 50 Euro max 2500 Euro
Advising of amendment to a received DPO ²¹	30 Euro

Note: ²¹Increasing the amount is charged by applying the issuance/advising fee to the additional amount

**CREDITWORTHINESS LETTERS**

Standard

Letters that contain ratio calculations

275 Lei (VAT to be added)

850 Lei (VAT to be added)

**LETTERS OF COMFORT**

Issuance

0,2% min 175 Euro

**CHEQUES IN FOREIGN CURRENCY²²**

Foreign cheques remittance for collection

1%, min. 20 Euro

Returned, unpaid cheques

20 Euro/ cheque

**PERFORMANCE GUARANTEE ACCOUNTS**

Account opening

35 Euro

Account maintenance

10 Euro/ month

OTHER FEES**MISCELLANEOUS TRADE FINANCE (TO BE APPLIED AS PER BANK'S DECISION)**

Relaying various documents (e.g. remittance of commercial documents, endorsement)

50 Euro

Various correspondence, upon client request

50 Euro

Analyzing/structuring complex documentary transaction, issuance of various drafts

min. 50 Euro, max. 500 Euro

SWIFT correspondence fee

20 Euro

Cancellation fee

20 Euro

**MISCELLANEOUS**

Payment investigation fee (in advance)

20 Euro

Obtaining the Trade Register Certificate on behalf of the client:

Bank fee*

*4 Lei (VAT to be added)

Fee charged by Trade Register (45 Lei)

Trade Register interrogation for current account opening

30 Lei/ interrogare (VAT to be added)

Recom online interrogation for other cases

0

CIP interrogation fee

10 Lei/ entitate (VAT to be added)

Consultancy/ Analysis

1200 Lei/ora (VAT to be added)

Holdmail agreement

114 Lei per month (VAT to be added)

General information about companies and banks

300 Lei/ entity (VAT to be added)

Confirmation letter (e. g. for auditors)

350 Lei/ entity (VAT to be added)

Signatures confirmation

150 Lei/ document (VAT to be added if case)

Fast courier service

according to the fast courier tariffs (paid VAT will be highlighted)

SMS Banking

0,2 Euro/ SMS

Garnishment maintenance fee (for minimum one garnishment payment)

100 Lei

Transit foreign exchange incomings for other bank customers

Standard fee for foreign currency transaction + correspondent bank fee

Information faxed within Romania

10 Lei/ page (VAT to be added)

Information faxed outside Romania

15 Lei/ page (VAT to be added)

Specimen of signatures confirmation (duplicate)²³

10 Lei (VAT to be added)

INTEREST RATES²⁴

Product name	Interest rate (%)p.y.				
	LEI	EURO	USD	GBP	CHF
Current account	0.01%	0.00%	0.00%	0.00%	0.00%
Unauthorized Overdraft	ROBOR 3M + 18%	EURIBOR 3M + 18%	25%	25%	25%

Note: ²² Does not include correspondent bank fees²³ Except requests for/requested by UniCredit Leasing Romania (in this case the fee is 0 Lei).²⁴ For any other currencies than Lei, current account interest rate is 0%. For other currencies than Lei and Euro, interest rate for unauthorized Overdraft is 25%.