

Individual's fees and interest rates

This document refers to fees and commissions for private individuals customers.

The costs of other entities like cost of Post Office, telex messages, phone calls, correspondent bank fees and NBR are not included and will be charged at their real rate. Taxes for a certain transaction will be charged separately, in the same way.

UniCredit Bank reserves the right to change at any times the fees and commission, considering his policy and exchange rates fluctuation.

Individual's fees

Fees are payable in the currency of the transaction or equivalent LEI, as applicable, with the provisions of Regulation 4/2005 on the exchange regime with subsequent amendments.

I. TRANSACTIONAL OFFERS WITH 0 (ZERO) FEE FOR GENIUSCONT

Eligibility criteria	Transactional offer
GeniusCont Junior a) The Client is aged between 0-18 years	1 current account in LEI with 0 (zero) fee for maintaining the account, sending money – interbank payments to any bank in Romania via Online B@nking ¹ and Mobile B@nking ² (including through Standing order) and payments via interbank Direct debit; 1 main debit card with 0 (zero) fee for providing the debit card – debit card maintenance, at customer request: Visa Classic/MasterCard Standard/ MasterCard Young ^{***} ;
Genius iCont a) The Client is aged between 18-24 years b) The Client performs at least one monthly payment: (i) with the debit card at merchants (including online) or (ii) electronic via Online B@nking¹ or Mobile B@nking² (Standing orders and foreign exchanges will be considered also) or (iii) via Direct debit service**	Cash withdrawals with 0 (zero) fee at Bank's ATM, in UniCredit Group network from abroad, Euronet network in Romania and at other's banks network in Romania for all debit cards issued.
GeniusCont Classic a) The Client receives monthly revenues* of minimum 700 LEI/equivalent in foreign currency in the current account b) The Client performs at least one monthly payment: (i) with the debit card at merchants (including online) or (ii) electronic via Online B@nking¹ or Mobile B@nking² (Standing orders and foreign exchanges will be considered also) or (iii) via Direct debit service**	1 current account in LEI with 0 (zero) fee for maintaining the account, sending money – interbank payments to any bank in Romania via Online B@nking ¹ and Mobile B@nking ² (including through Standing order) and payments via interbank Direct debit; 1 main debit card with 0 (zero) fee for providing the debit card – debit card maintenance, at customer request: MasterCard Standard / Visa Classic; Cash withdrawals with 0 (zero) fee at Bank's ATM, in UniCredit Group network from abroad, Euronet network in Romania and at other's banks network in Romania for all debit cards issued.
GeniusCont Pensionar The Client receives monthly pension in the current account	

GeniusCont Gold

a) The Client receives monthly revenues * of minimum 5.000 LEI / equivalent in foreign currency in the current account **OR** has minimum 200.000 LEI / equivalent in foreign currency in savings and investments

b) The Client performs at least one monthly payment: (i) with the debit card at merchants (including online) **or (ii) electronic via Online B@nking¹ or Mobile B@nking²** (Standing orders and foreign exchanges will be considered also) **or (iii) via Direct debit service****

1 current account in LEI with 0 (zero) fee for maintaining the account, sending money – interbank payments to any bank in Romania via Online B@nking¹ and Mobile B@nking² (including through Standing order) and payments via interbank Direct debit;
1 current account in EUR with 0 (zero) fee for maintaining the account;
1 main debit card with 0 (zero) fee for providing the debit card – debit card maintenance, at customer request: MasterCard Standard / Visa Classic/ Visa Gold;
Cash withdrawals with 0 (zero) fee at Bank's ATM, in UniCredit Group network from abroad, Euronet network in Romania and at other's banks network in Romania and abroad³ for all debit cards issued.

GeniusCont Platinum

a) The Client receives monthly revenues * of minimum 20.000 LEI/ equivalent in foreign currency in the current account **OR** has minimum 900.000 LEI/ equivalent in foreign currency in savings and investments

b) The Client performs at least one monthly payment: (i) with the debit card at merchants (including online) **or (ii) electronic via Online B@nking¹ or Mobile B@nking²** (Standing orders and foreign exchanges will be considered also) **or (iii) via Direct debit service****

1 current account in LEI with 0 (zero) fee for maintaining the account, sending money – interbank payments to any bank in Romania via Online B@nking¹ and Mobile B@nking² (including through Standing order) and payments via interbank Direct debit;
1 current account in EUR, USD and GBP with 0 (zero) fee for maintaining the account;
1 main debit card with 0 (zero) fee for providing the debit card – debit card maintenance, at customer request: MasterCard Standard / Visa Classic/ Visa Gold/ MasterCard Platinum;
Cash withdrawals with 0 (zero) fee at Bank's ATM, in UniCredit Group network from abroad, Euronet network in Romania and at other's banks network in Romania and abroad³ for all debit cards issued.

All fees which are not included in a transactional offer, will be paid according with Section III.

The Client who, for 2 consecutive months, cumulatively fulfills the eligibility conditions, benefits from the transactional offer to which he falls from the third month following the 10th of that month. The condition performing a monthly payment through one of the methods mentioned above is considered as from the month following the performing the payment, after the 10th of that month, if all the other eligibility conditions are met. The Client who, for two consecutive months, does not cumulatively meet the eligibility conditions will benefit from the Offer indicated in Section III starting on the third month following the 10th of that month.

Genius iCont, GeniusCont Classic, GeniusCont Pensioner, GeniusCont Gold and GeniusCont Platinum are not available to minors.

*Revenue means any amounts coming from salary / pension / self-employed / rent / other legitimate sources of this type / cash deposits, except those received from another Client's account opened with the Bank / from matured deposits and / or from related interest rate / from loans granted by the Bank etc.

** Bill payments through the Direct debit service are taken into account.

***MasterCard Young debit card can be attached only to Junior current account.

II. PAYMENT ACCOUNT WITH BASIC SERVICES IN LEI

The Payment account with basic services is available for Client who cumulatively fit the following conditions throughout the duration of the Contract: (i) is legally resident in European Union/ does not have a stable address / is an asylum seeker / it was not granted a residence permit and its expulsion is not possible, (ii) does not have, at the date of request, a payment account, including a payment account with basic services, with any credit institution in Romania, or have it but it was notified about account its closing.

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.

c) 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	0	4 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	25 LEI	25 LEI
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 at Bank's ATM, in UniCredit Group network from abroad, Euronet network in Romania and at other's banks network in Romania and abroad ³	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 ⁴
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
Sending money – intra-bank payments in LEI and foreign currency		
via UniCredit Bank branches	0	0,2%, min. 18 LEI, max. 2000 LEI
via Online B@nking ¹ / Mobile B@nking ² (including through Standing Order and payments initiated via Payment initiation service providers)	0	0
Sending money – interbank payments in LEI in Romania		
via UniCredit Bank branches	0	0,3%, min. 18 LEI, max. 2000 LEI+ Sent/ReGIS fee ⁵
via Online B@nking ¹ /Mobile B@nking ² (including through Standing Order and payments initiated via Payment initiation service providers)	0	0,1%, min. 3 LEI, max. 2000 LEI+ Sent/ReGIS fee ⁵
Sending money – interbank payments in LEI outside Romania and interbank payments foreign currency ⁶		
via UniCredit Bank branches	0	0,3%, min. 18 LEI, max. 2000 LEI

via Online B@nking ¹ / Mobile B@nking ² (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. For this type of account is not applicable the penalty interest rate for unauthorized overdraft.	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. * 0,22 LEI at the current date	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. * 0,54 LEI at the current date

All fees not included in the Payment account with basic services will be paid in accordance with Section III. The Client holding a Payment account with basic services and contracting another current account / payment account to any credit institution in Romania will no longer benefit from the offer under this Section, being applicable either one of the transactional offers indicated in Section I if it meets the eligibility conditions, or the offer indicated in Section III, starting on the 10th of the month immediately following the opening of the second account.

III.STANDARD OFFER FOR PAYMENT SERVICES

Account in:	LEI	EUR	USD	GBP	HUF
Current account opening/closing	0	0	0	0	0
Maintaining the current account – fee monthly charged	5 LEI	2 EUR	2 USD	2GBP	2 EUR equivalent
Junior current account opening/closing	0	0	0	-	-
Maintaining the Junior current account - fee monthly charged	0	2 EUR	2 USD	-	-
Current account/ Junior current account annual interest rate	0	0	0	0	0
Penalty interest rate for unauthorized overdraft	ROBOR overnight + 18%	EURIBOR 3 M +15%		LIBOR 3 M +15%	
Savings account/ Junior savings account opening/ maintenance / closing	0	0	0	-	-
Monthly account statement: - in the branch, by e-mail or by Online B@nking ¹ - sent by post – fee charged one time in a month regardless the number of current accounts for which an account statement is generated, in the first 5 working days of the next month after the statement was issued.	0 LEI 5 LEI + VAT/statement or equivalent in other currencies				
Account statement duplicate	0 LEI				
Garnishment administration fee - charged one time for minimum one payment processed by the Bank inside the garnishment	30 LEI/ set up garnishment				
Fee charged for notification of payers/ beneficiaries regarding the change of payment account through Account Switch Service	6,3 LEI + VAT/notification sent in writing, with receipt confirmation to addresses in Romania 24,3 LEI + VAT/notification sent in writing, with receipt confirmation to addresses outside Romania				

REMOTE ACCES PAYMENT TOOLS

Internet banking - Online B@nking maintenance ¹	0
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Mobile banking - Mobile B@nking maintenance ²	0
Fee charged for token – DIGIPASS device ⁷	0
Replacement of lost or damaged token – DIGIPASS device ⁷	75 LEI (VAT included)
Mobile Token	0
Initial daily transaction limit – applicable for cumulative transactions performed in Online B@nking ¹ and Mobile B@nking ²	50.000 LEI
Initial limit per transaction	50.000 LEI

INFO SMS SERVICE

Info SMS	0,2 EUR/SMS
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CASH TRANSACTIONS

Type of operation	In LEI	In foreign currency
Cash deposits in the customer's account at the Multifunctional devices (BNA)	0	0
Cash deposits in the customer's account and in another account at UniCredit Bank counters	0,5%	0,5%
Coin deposit in the customer's account and in another account at UniCredit Bank counters	2% for more than 100 coins	-
<i>Cash deposits for loan repayments are not commissioned</i>		
Cash withdrawals with barcode at Cash multifunctional devices (BNA)	0,5%, min.5 LEI	-
Cash withdrawals at the counters of UniCredit Bank	1%	1%
<i>Amounts up to EUR 10,000 or equivalent are honored on the day of the request. Amounts exceeding EUR 10,000 or equivalent are required from the Bank one business day before. Cash withdrawals from loans are not commissioned.</i>		
<i>For term deposits opened for at least 6 months, after the first automatic prolongation of the deposit the cash withdrawal fee at maturity is 0. 0 cash withdrawal fee in the condition mentioned above is available for term deposits opened from 9 of June 2016 until 30 of June 2019.</i>		
Utility bills payment by cash deposit at the counter	3 LEI/utility bill	-

NON – CASH TRANSACTIONS

Type of operation	LEI operations in Romania	LEI operations outside Romania and foreign currency operations ⁵
Incomings from account opened at UniCredit Bank – intra-bank incomings	0	0
Incomings from account opened at another service provider – interbank incomings	0	0
Sending money - intra-bank payments		
Initiated via UniCredit Bank branches	0,2%, min. 18 LEI, max. 2000 LEI	0,2%, min. 18 LEI, max. 2000 LEI
Initiated via Online B@nking ¹ /Mobile B@nking ² (<i>applicable also for payments initiated via Payment initiation service providers</i>)	0	0
Sending money - interbank payments		
Initiated via UniCredit Bank branches	0,3%, min. 18 LEI, max. 2000 LEI+ Sent/ReGIS fee ⁵	0,3%, min. 18 LEI, max. 2000 LEI

Initiated via Online B@nking ¹ /Mobile B@nking ² / (<i>applicable also for payments initiated via Payment initiation service providers</i>)	0,1%, min. 3 LEI, max. 2000 LEI+ Sent/ReGIS fee ⁵	0,1%, min. 3 LEI, max. 2000 LEI
Sending money - Interbank payments in foreign currency with "OUR" option (<i>the correspondent bank's fee is borne by the paying customer</i>) outside the European Union and the European Economic Area (<i>payments with the options "OUR" and "BEN" within the European Union and the European Economic Area are not allowed, but only payments with the "SHA" option</i>) ⁸	-	Payment initiated via UniCredit Bank branches: 0,3%, min. 18 LEI, max. 2000 LEI+ correspondent banks fees Payment initiated via Online B@nking ¹ /Mobile B@nking ² : 0,1%, min. 3 LEI, max. 2000 LEI+ correspondent banks fees
Urgent payment fee	-	35 EUR/ transaction (is added at interbank transfer fee)
Sending money - Payments from garnishment account	0,3%, min. 18 LEI, max. 2000 LEI+ Sent/ReGIS fee ⁵	-
Standing orders		
Standing orders opening/amending/closing initiated via UniCredit Bank counters and through Account Switch Service	18 LEI	18 LEI
Standing orders opening / amending/closing initiated via Online B@nking ¹	0	0
Processing of intra-bank Standing orders	0	0
Processing of interbank Standing orders	0,1%, min. 3 LEI, max. 2000 LEI+ Sent/ReGIS fee ⁵	0,1%, min. 3 LEI, max. 2000 LEI
Documentary payment order		
Issuing	0,25% min. 50 EUR max. 2.500 EUR	0,25% min. 50 EUR max. 2.500 EUR
Advising	25 EUR	25 EUR
Cancellation of payment order	0	20 EUR
SWIFT investigation fee	-	35 EUR
Intra-bank Direct debit	0	-
Interbank Direct debit ⁴	3 LEI	-

DEBIT INSTRUMENTS IN LOCAL CURRENCY

1.	Debit instruments collection or returned, unpaid debit instruments ⁹	3 LEI/ debit instruments
2.	Payment of debit instruments to another customer of the bank	1 LEU/ debit instruments
3.	Payment of debit instruments to another bank's customer by tranches of amounts ¹⁰	
	Amounts up to 499,99 LEI	5 LEI
	Amounts btw 500 LEI and 9.999,99 LEI	7 LEI
	Amounts btw 10.000 LEI and 49.999,99 LEI	10 LEI
	Amounts higher than 50.000 LEI	7 LEI

LETTERS OF GUARANTEE

1.	Issuing letters of guarantee	
	Issuing letters of guarantee / adding the aval ¹¹	0,25%, min. 50 EUR per quarter or fraction ¹² , payable upfront at issuance

Amendment (increase of amount and / or extension of validity)	0,25%, min. 50 EUR per quarter or fraction ¹² , payable upfront at amendment/extension
Amendment (other than increase of amount and/or extension of validity)	25 EUR
Payment under a claim	0,25% min. 75 EUR
Emergency issuing (in max. 24 hours)	50 EUR
2. Received letters of guarantee	
Advising	75 EUR
Advising amendment	25 EUR
Claims for payment remittance	100 EUR

OTHER FEES

Rent safe box / unit (1000 cm ³)	15 LEI + VAT / month
Caution for safe box	6.500 LEI
Key replacement	250 LEI + VAT
Issuing of creditworthiness letter	225 LEI (VAT is included)
Modify loan repayment date / Modify guarantee	0
Single fee for services rendered to the client request, such as ¹³ :	
Credit change currency	50 EUR
Confirmation on the refinancing loan stocks	50 EUR
Fast courier service	according to the fast courier tariffs
Garnishment administration commission (minimum one payment processed by the Bank inside the garnishment)	30 LEI / established garnishment
Foreign exchange order ¹⁴	Free of charge
Term deposit opening	0

DEBIT CARDS

CARD TYPE	Visa* Electron	Visa Classic	Visa Gold	MasterCard Standard	MasterCard Young **	MasterCard Platinum
PROVIDING A DEBIT CARD						
DEBIT CARD ISSUING						
Main Card				0 LEI		
Supplementary Card				0 LEI		
DEBIT CARD MAINTENANCE - ANNUAL FEE MONTHLY CHARGED						
Main Card	-	25 LEI	200 LEI	25 LEI	0 LEI	500 LEI
Supplementary Card	-	25 LEI	140 LEI	25 LEI	-	250 LEI
TRANSACTION LIMITS						
Daily limit of transaction at POS (or internet)	4.000 LEI	8.000 LEI	8.000 LEI	8.000 LEI	200 LEI	20.000 LEI
Daily limit of transaction at ATM	4.000 LEI	4.000 LEI	8.000 LEI	4.000 LEI	-	20.000 LEI
Daily transaction number at POS (or internet) / ATM	8	10	10	10	10	20
TRANSACTION FEES						
POS/Internet transaction, national/international				0 LEI		

Cash withdrawals at ATM						
- bank's ATM, in UniCredit Group network from abroad, Euronet network in Romania (these fees will be found in your account statement under the name „Fee for cash withdrawals from bank ATM“)				0,2% min. 0,5 LEI		
- other's banks network in Romania				1,5%, min. 7 LEI		
- other's banks network from abroad ³				1,5%, min. 7 LEI		
- UniCredit Group (in Romania and abroad) and Euronet in Romania network				0,2% min. 0,5 LEI		
Cash withdrawals at the counters of other banks				2,5% + 7 LEI		
Balance enquiry at ATM						
- bank's ATM, in UniCredit Group network from abroad, Euronet network in Romania				0 LEI		
- other's banks network in Romania or abroad				2,5 LEI		
Cash Back POS transaction (cash withdrawal at POS)				1 LEU		
Quasi-cash transaction				2,5% + 7 LEI		
Card replacement (lost, stolen, damaged, change of name)				20 LEI		
Unjustified chargeback				30 LEI		
Currency conversion fee ¹⁵				1%		
Emergency services abroad ¹⁶						
- card return	-	-	50 EUR	-	-	50 EUR
- card replacement	-	-	150 EUR	-	-	150 EUR
- cash disbursement	-	-	100 EUR	-	-	100 EUR

UniCredit Group is present in the following countries: Romania, Italy, Austria, Germany, Bosnia - Hercegovina, Bulgaria, Croatia, Czech Rep., Hungary, Russia, Serbia, Slovakia, Slovenia and Turkey. Euronet is a payment processor that owns an independent network of ATM's in Romania, UniCredit Bank partner.

*Visa Electron is not included in UniCredit Bank current offer

**MasterCard Young can be attached only to Junior Current account.

Notes for current account and cash transactions

¹ Online B@nking - electronic Payment Instrument with remote access, which relies on an IT solution of the Internet banking type

² Mobile B@nking - electronic Payment Instrument with remote access, which relies on an IT solution of the Mobile banking type.

³ 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.

⁴ Does not include the fees of settlement system Sent: **(i)** 0,45 LEI/transaction fee for interbanking SEPA Direct Debit refusal; **(ii)** 0,45 LEI/transaction fee for reimbursement of operations properly authorized and executed, exclusively within SEPA CORE Scheme

⁵ 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.

⁶ The payments in LEI outside Romania are charged as foreign currency payments. The costs charged for cross-border LEI transactions and for foreign currency are calculated by reference to the Benchmark Currency (the currency in which the costs are denominated in the present Annex), using the exchange rate of the Bank available at the date when the account was debited, as follows:

a) In case of costs that are expressed in percentage terms: **(i)** if the Benchmark Currency is different than the transaction currency, the transaction amount is converted into the Benchmark Currency; **(ii)** to this amount it is applied the percentage value mentioned in the present Annex. If the resulting amount is lower than the minimum fixed amount mentioned in the Annex, the minimum fixed amount will be charged; if the resulting amount is higher than the maximum fixed amount mentioned in the Annex, the maximum fixed amount will be charged; **(iii)** if the Benchmark Currency is different than the currency of the account used for tariff's payment, the amount calculated according to item (ii) is converted in the currency of the account used for tariff's payment.

b) The costs expressed in fixed value terms are converted into the currency of the account used for its payment.

⁷ DIGIPASS - It is a secure token device which allows acces in Online B@nking.

⁸ For payment operations performed outside the EU and EEA, in any currency, the Customer may choose to apply one of the following commissioning rules: a) "SHA" (shared charging principle "SHA" - the principle of fee borne by each party) "OUR" - in which all fees are borne by the payer, c) "BEN" - in which all fees are borne by the payee. If the Client does not indicate the commissioning rule by the methods specific to the payment instrument, the Bank will process the payment operation using the "SHA" commissioning rule.

⁹ Does not include the fee of settlement system Sent for debit instruments, whose value currently is 0,88 LEI/per instrument. The settlement of debit instruments as per the Bilateral Interbanking Agreement (old format) is charged with 3,3 LEI per instrument.

¹⁰ Does not include the fee of settlement system Sent for debit instruments refusal whose value currently is 0,55 LEI. The value of these fees is modified according to the rules of Sent settlement system policy. From the date of the change, the new values will be applied according to the Sent rules, and the Bank is not required to send a prior notice to the customer

¹¹ If the letters of guarantee are issued based on counter-guarantees received from correspondent banks, and commission is covered by correspondent bank/applicant, commission is payable quarterly or, if total annual fee amounts less than EUR 500, annually.

¹² Plus risk related premium.

¹³ Applicable only for personal loan without mortgage, arranged overdraft and credit card.

¹⁴ Following currencies are traded at the cash desk: EUR, USD, GBP, CHF, CAD, HUF. No coins in foreign currency are accepted, except 2 EUR and 1 EUR coins.

¹⁵ Applicable for international transactions performed in other currency than EUR, at the exchange rate used by Cards Organizations (Visa/MasterCard) to performed currency exchange between the original transaction currency and the settlement currency (EUR).

¹⁶ LEI equivalent at Bank's exchange rate available at the fee posting date. The value of Visa/MasterCard fees is modified based on company policy. Starting with the modification date, it will be applied the new values communicated by Cards Organizations and, in this case, the Bank is not obliged to send a prior notice to the customer.

MORTGAGE / HOUSING LOAN

Mortgage / Housing for acquisition	LEI	LEI - fixed 5yrs
Quotation ¹	IRCC	From 6th yr - IRCC
Value of quotation	2.44%	2.44%
Loan Margin with life insurance	3.35%	3.50%
Loan margin without life insurance	3.90%	n/a**
Interest rate type	Variable	Fixed/ Variable
Interest rate with life insurance	5.79%	5.49% first 5 y/5.94% from 6 th y
Interest rate without life insurance	6.34%	n/a*
Penalty interest rate	Current interest rate + 3pp% p.yr. or current interest rate + 2pp% p.yr. for special cases ²	
Analyze fee (fixed)	900 LEI	
EAR ³ with life insurance	6.45%	6.40%
EAR ³ without life insurance	6.59%	n/a**
Prima Casa	LEI	
Quotation ¹	IRCC	
Value of quotation	2.44%	

Loan Margin	2.00%
Interest rate	4.44%
Promo	Nu
Interest rate type	Variable
Penalty interest rate	(Interest rate. + 12pp)% p.yr. or (Interest rate. + 2pp)% p.yr. for special cases ²
Monthly administration fee ⁴	0,0168% at loan balance, in the case of dwellings received at the end of the works up to 5 years before the date of requesting the credit 0,0136% at loan balance, in the case of dwellings received at the end of the works more than 5 years before the date of the loan request
Early repayment fee ⁴	No
EAR ⁵	4.78%

* For acquisition of unfinished apartments in different stages of construction and designated to be acquired after finalization, a unique analysis commission of 0.15% / yearly will be applied to the total value of the guarantee promise.

MORTGAGE PERSONAL LOAN

Personal Plus Loan	LEI
Quotation ¹	IRCC
Value of quotation	2.44%
Loan Margin with life insurance	4.30%
Loan margin without life insurance	5.8%
Interest rate type	Variable
Interest rate with life insurance	6.74%
Interest rate without life insurance	8.24%
Penalty interest rate	Current interest rate + 3pp% p.yr. or current interest rate + 2pp% p.yr. for special cases ²
Analyze fee (fixed)	1 200 LEI
EAR ⁷ with life insurance	8.16%
EAR ⁷ without life insurance	9.48%

PERSONAL LOAN WITHOUT MORTGAGE

1. Personal Loan "5 Years"	LEI
Quotation ¹	IRCC
Value of quotation	2.44%
Loan Margin	11,50%
Interest rate type	Variable
Interest rate	13.94%
Penalty interest rate	Current interest rate + 3pp% p.yr. or current interest rate + 2pp% p.yr. for special cases ²
Analyze fee (fixed)	150,5 LEI
EAR ⁸	15.62%

ARRANGED OVERDRAFT

Arranged Overdraft	LEI
Quotation ¹	IRCC

Value of quotation	2.44%
Loan Margin	9,00%
Interest rate type	Variable
Interest rate	11.44%
Penalty interest rate	Current interest rate + 3pp% p.yr. or current interest rate + 2pp% p.yr. for special cases ²
EAR ¹⁰	11.85%

CREDIT CARDS VISA INFINITE

CARD TYPE	VISA INFINITE MILES & MORE LEI	VISA INFINITE MILES & MORE EUR
PROVIDING A CREDIT CARD		
CREDIT CARD ISSUING		
Main card	0 LEI	0 EUR
Supplementary card	0 LEI	0 EUR
CREDIT CARD MAINTENANCE - ANNUAL FEE		
Main card	1500 LEI	350 EUR
Supplementary card	750 LEI	175 EUR
TRANSACTIONS LIMITS		
Limit of transaction at POS (or internet) / day	25000 LEI	5000 EUR
Limit of transaction at ATM /day	25000 LEI	5000 EUR
Daily number of transactions to POS (or internet) / ATM	10	10
TRANSACTION FEES		
POS / internet national / international	0	0
ATM usage		
- bank's ATM, UniCredit Group network * from abroad and Euronet network in Romania	0 LEI	
- other's banks network in Romania	0 LEI	0 EUR
- other's banks network from abroad	0 LEI	0 EUR
Cash desk usage fee - withdrawals at the banks counters	0 LEI	0 LEI
Cash desk usage fee - withdrawals at the counters of other banks in Romania and abroad	2,5% + 7 LEI	2,5% + 2 EUR
Fee for quasi-cash transactions	2,5% + 7 LEI	2,5% + 2 EUR
Mini - statement at ATM - own network	0	0
Monthly activity report - duplicate	0	0
Balance enquiry at ATM - own network	0	0
Card blocking (electronically, temporary)	0	0
Card blocking (electronically, permanent)	10 EUR	10 EUR
Cash Back POS transaction (cash withdrawal at POS)	1 LEU	1 LEU (ecq EUR)
Card replacement (<i>lost, stolen, damaged, destroyed, demagnetized</i>)	20 LEI	5 EUR
Unjustified chargeback in Romania	12 LEI	3 EUR
Unjustified chargeback abroad	30 LEI	8 EUR
Emergency Service abroad ¹¹		
Card return	50 EUR	50 EUR

-Card replacement	257 EUR	257 EUR
Cash disbursement	155 EUR	155 EUR
Lost Stolen card reporting	41 EUR	41 EUR
Lost Stolen card reporting transferred to the issuer	25.75 EUR	25.75 EUR
Emergency Service Request Denied, Fullfield by Issuer or Cancelled	72 EUR	72 EUR
Cardholder Enquiry Service	25.75 EUR	25.75 EUR
Standalone Exception File updates ³	3.75 EUR	3.75 EUR

INTEREST RATES

Standard interest rate LEI / EUR ¹²	24.99%	24.99%
Penalty interest rate ¹³	Standard interest rate + 3% pp%p.yr. or standard interest rate + 2% pp%p.yr. for special cases ²	
EAR ¹⁴	38.14%	39.86%

Standard credit card (only for prolongations): Standard interest rate is 21.24%, Quotation Robor 6M, value of quotation 3.24%, loan margin 18%, EAR 25.98 %.

Unicredit Group is present in the following countries: Romania, Italy, Austria, Germany, Bosnia-Herzegovina, Bulgaria, Croatia, Cehia, Ungaria, Rusia, Serbia, Slovacia, Slovenia, Turcia. Euronet is a payment processor that owns an independent network of ATM's in Romania, UniCredit Bank partner.

NOTES FOR CREDIT PRODUCTS

- Euribor/Robor/Libor 6M rate used for the interest formula, are reviewed twice a year, on 30th June and 31st December. Euribor 3M/IRCC rate used for the interest formula, are reviewed four times per year, on 31th March, 30th June, 30th Sept and 31st December for Euribor 3M, and 01the January, 01the April, 01the July and 01th of December.
- Special cases: unemployment, sick leave, divorce, dead, salary decreased by at least 15%.
- EAR is calculated for a Mortgage/Housing Loan of 50.000 EUR respectively 230.000 LEI, granted for a period of 25 years.
- Monthly administration fee is calculated at loan balance FNGCMM fee.
- EAR is calculated for a First House loan of 230 000 LEI, granted for a period of 25 years.
- EAR is calculated for a Loan for arrangements / modernization / development s/ Refinancing Umbrella of 50.000 EUR respectively 230.000 , granted for a period of 25 years.
- EAR is calculated for a Personal Plus Loan of 20.000 EUR respectively 80.000 LEI, granted for a period of 5 years.
- EAR is calculated for a Personal loan of 10.000 EUR respectively 40.000 LEI, granted for a period of 5 years.
- EAR is calculated for an Overdraft of 5.367 LEI, granted for a period of 1 year.
- LEI equivalent at Bank's exchange rate available at the fee posting date. The value of MasterCard fees is modified based on MasterCard policy. Starting with the modification date, it will be applied the new values communicated by MasterCard and, in this case, the Bank is not obliged to send a prior notice to the customer.
- The interest rate is variable.
- The value of the penalty interest rate is valid at the signing date of this Appendix. The penalty interest is calculated based on fixed percentage of 3 percentage points added to the value of the interest rate.
- EAR is calculated for a credit card limit of 40.000LEI/8000 EUR

INDICATORS

IRCC	2.44
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INDICATORS

Indicator	1 Month (1M)	3 Month (3M)	6 Month (6M)
ROBOR	2.51	2.55	3.24

EURIBOR	-0.4320	-0.3530	-0.3250
LIBOR	-	-	1.9208

INDICATORS

Indicator	RON	EUR	USD
CDS	-	0.8786	0.8786
MRR	0.27	0.047	0.2343

Interest rates for current accounts and saving products for private individuals customers

SIGHT DEPOSIT WITH VARIABLE INTEREST (% PER YEAR)

Current account	LEI	EUR	USD	GBP	HUF
Current account interest rate	0	0	0	0	0
Penalty interest rate for current account unauthorized overdraft	ROBOR overnight +18%	EURIBOR 3M + 15%	LIBOR 3M + 15%	LIBOR 3M + 15%	LIBOR 3M + 15%

SAVING ACCOUNTS WITH FIXED INTEREST (% PER YEAR)

CURRENCY	LEI	EUR	USD
Savings Account	0.40	0.10	0.20
Junior Savings Account	1.30	0.30	0.30

TERM DEPOSIT WITH FIXED INTEREST RATE (% PER YEAR) - *with automatic renewal*

	For Online B@nking ¹ & Mobile B@nking ² deposits		
	LEI	EUR	USD
3 months	1.50	0	0.80
6 months	1.70	0	1.00
12 months	1.85	0.05	1.10
Minimum opening amount, regardless the deposit period	500 LEI	200 EUR	200 USD

- For term deposits with RON fixed interest rate on 3, 6 or 12 months **opened in branch** is applied the interest rate for Online B@nking¹ & Mobile B@nking² Deposit **minus 1.00 percentage points**.
- For term deposits with EURO fixed interest rate on 12 months **opened in branch** is applied the interest rate for Online B@nking¹ & Mobile B@nking² Deposit **minus 0.05 percentage points**.
- For term deposits with USD fixed interest rate on 3, 6 or 12 months **opened in branch** is applied the interest rate for Online B@nking¹ & Mobile B@nking² Deposit **minus 0.15 percentage points**.

¹ Online B@nking - electronic Payment Instrument with remote access, which relies on an IT solution of the Internet banking type.

² Mobile B@nking - electronic Payment Instrument with remote access, which relies on an IT solution of the Mobile banking type.

PRODUCTS SUSPENDED FROM THE BANK'S OFFER

1. TERM DEPOSIT WITH FIXED INTEREST RATE (% PER YEAR) - *without automatic renewal*

1 month	LEI	EUR	USD
<10.000	0.10	0.01	0.05
≥10.000 - <100.000	0.10	0.01	0.10
≥100.000	0.10	0.01	0.15
3 months	LEI	EUR	USD
<10.000	0.45	0.01	0.10
≥10.000 - <100.000	0.50	0.05	0.15
≥100.000	0.55	0.10	0.20
6 months	LEI	EUR	USD

<10.000	0.55	0.50	0.20	
≥10.000 - <100.000	0.60	0.10	0.25	
≥100.000	0.65	0.20	0.30	
12 months	LEI	EUR	USD	
<10.000	0.65	0.10	0.30	
≥10.000 - <100.000	0.70	0.15	0.35	
≥100.000	0.75	0.25	0.40	
Minimum opening amount, regardless the Deposit Period	500 LEI	200 EUR	200 USD	
2. Term deposits with fixed interest rate (% per year)*	LEI	EUR	USD	GBP
1 month	-	-	-	0.10
2 months**	0.50	0.10	-	-
Minimum opening amount	1000	1000	-	1000
3 months	-	-	-	0.10
4 months**	0.50	0.10	-	-
Minimum opening amount	1000	1000	-	1000
5 months**	0.50	0.10	0.10	-
6 months	-	-	-	0.10
Minimum opening amount	1000	1000	1000	1000
7 months**	0.50	0.10	-	-
Interest rate in case of early mature	1.25	0.25	-	-
Minimum opening amount	1000	1000	-	-
9 months	0.50	0.10	0.10	0.10
12 months	-	-	-	0.10
Minimum opening amount	500	200	200	1000
3. Term deposits with variable interest rate (% per year)*	LEI	EUR		
1 month - tranche (LEI / EUR)				
< 5.000 / 1.500	0.15		0.01	
> 5.000 - < 10.000 / > 1.500 < 3.000	0.20		0.05	
≥10.000 / 3.000	0.25		0.10	
3 months- tranche (LEI / EUR)				
< 5.000 / 1.500	0.45		0.05	
> 5.000 - < 10.000 / > 1.500 < 3.000	0.50		0.05	
≥10.000 / 3.000	0.55		0.10	
6 months- tranche (LEI / EUR)				
< 5.000 / 1.500	0.60		0.05	
> 5.000 - < 10.000 / > 1.500 < 3.000	0.70		0.10	
≥10.000 / 3.000	0.80		0.15	
9 months- tranche (LEI / EUR)				
< 5.000 / 1.500	0.80		0.15	
> 5.000 - < 10.000 / > 1.500 < 3.000	0.85		0.20	
≥10.000 / 3.000	0.90		0.25	
12 months- tranche (LEI / EUR)				
< 5.000 / 1.500	0.80		0.15	

> 5.000 - < 10.000 / > 1.500 < 3.000	0.85	0.20
≥10.000 / 3.000	0.90	0.25

TERM DEPOSIT WITH FIXED INTEREST RATE (% PER YEAR)– without automatic renewal
months – without automatic renewal opened using Online banking or Mobile Banking or in Branch

	LEI	EUR	USD
Interest rate*	1.05	0.15	0.80
Minimum amount	1000 LEI/EUR/USD		

* In case of early mature the current account interest rate will be applied

3 years – without automatic renewal opened in Branch

	LEI
Interest rate paid annually	1.50
Bonus paid at maturity	1.50
Minimum amount	500 lei

SAVING PLAN (% PER YEAR)

SAVING PLAN (% per year)	LEI	EUR
Interest rate	0.50	0.20
Minimum opening amount	500 LEI	100 EUR

The withdrawal commission for 2, 4, 5 and 7 months term deposits is 0 (zero) at due date.

Interest rates for the 3, 5, 7 years, "BONUS PLUS" and MULTI DEPO are mentioned in the contract signed at the opening .

* Interest rates are applied at the balance of the term deposit

** Deposit for 2, 4, 5, 7 and 10 months have 0 (zero) fee for withdrawal on the maturity date.

DUET DEPOSITS (% PER YEAR)

	For deposit in Branch		
	LEI	EUR	USD
3 months			
Stabilo	1.50	-	-
Integro	1.50	-	-
Luxembourg	1.50	0.15	0.80
6 months			
Stabilo	1.70	-	-
Integro	1.70	-	-
Luxembourg	1.70	0.15	1.00
12 months			
Stabilo	1.85	-	-
Integro	1.85	-	-
Luxembourg	1.85	0.15	1.10
Minimum opening amount	2.500 LEI	2.500 EUR	2.500 USD