

Individual customers

Fees & Interest Rates

Valid as of 01.07.2015 (rev.155)

În viață uneori e ușor, alteori greu.
Suntem aici oricând.

Bine ai venit la
 **UniCredit Țiriac Bank**

Individuals 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.

CURRENT ACCOUNT AND CASH TRANSACTIONS

Current account	
Account opening fee	Free of charge
Account Maintenance Fee	LEI: 7,5 LEI / month* EUR: 2 EUR / month USD: 2,5 USD / month GBP: 1,35 GBP / month Other currencies: equivalent 2 EUR / month
Current account annual interest rate	0,01%, regardless the currency of the current account
Penalty interest rate for unauthorized overdraft	LEI: ON ROBOR + 18% EUR: EURIBOR 3M+15% USD: LIBOR 3M+15% GBP: LIBOR 3M+15% Other currencies: LIBOR 3M+15%
Monthly statement - in the branch, by email or in Online B@nking - sent by post**	Free of charge 3 LEI (VAT included) / statement (or equivalent in other currency)
Monthly statement duplicate	5 LEI / statement
Statement for a period greater than 1 month	10 LEI / statement
Telephone Service	Free of charge
Deposits	
Term deposit	Free of charge
Automatic Overnight Deposit (limit over 50.000 EUR equiv)	min. 20 EUR / month / contract
Cash transactions	
In local currency	
Deposit	Free of charge
Withdrawal***	0,5%, min. 5 LEI
In foreign currency	
Deposit	Free of charge
Withdrawal***	0,6%, min 3,5 EUR

* In case of Current Account for Minors the monthly administration fee is 0 LEI.

** The fee includes sending of the account statement by post, once per month, and is collected 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.

*** Amounts up to 10.000 EUR or equivalent will be delivered in the same day.

Amounts between 10.000 -100.000 EUR or equivalent have to be announced one day before.

Amounts between 100.000 – 500.000 EUR or equivalent have to be announced two days before; next day delivery is possible after obtaining the Banks' agreement and standard fee is increased with 0.5%.

Amounts above 500.000 EUR or equivalent have to be announced three days before; next day delivery is possible after obtaining the Banks' agreement and standard fee is increased with 1%.

For amounts of loan, no withdrawal fee is charged.

Individuals packages

PACKAGE		STANDARD
Basic price (per month)		4,9 LEI
Standard products	LEI Current Account	☒
	Debit Card (MasterCard UEFA or VISA Electron)	☒
	Online B@nking	☐
	Telephone Service	☐
	Info SMS	☐
	Direct Debit	☐
Additional products	Foreign Currency Current Account (EUR, USD, GBP, CHF)	3 LEI

Other products requested by the client shall be offered at the standard price from the Fees & Commissions in force.

PACKAGE		OPTIM
Basic price (per month)		9,9 LEI/ 2,5 EUR/ 3,5 USD
Standard products	LEI Current Account	☒
	EUR or USD Current Account	☒
	Debit Card (MasterCard UEFA or VISA Classic)	☒
	Online B@nking	☐
	Telephone Service	☐
	Info SMS	☐
	Direct Debit	☐
	MasterCard Standard Credit Card	☐
Additional products	Foreign Currency Current Account (EUR, USD, GBP, CHF)	3 LEI/ 0,8 EUR/ 1 USD
	Debit Card (MasterCard UEFA or VISA Classic) supplementary for proxy	3,4 LEI/ 1,1 EUR/ 1,5 USD
	Supplementary MasterCard Standard Credit Card	1,7 LEI/ 0,6 EUR/ 0,8 USD

Other products requested by the client shall be offered at the standard price from the Fees & Commissions in force.

PACKAGE		DECAN
Basic price (per month)		1 LEU
Standard products	LEI Current Account	☒
	Debit Card VISA Electron	☒
	Online B@nking	☐
	Telephone Service	☐
	Info SMS	☐
	Direct Debit	☐
Additional products	Foreign Currency Current Account (EUR, USD, GBP, CHF)	3 LEI

Decan package is available only for retired persons.

Annual interest paid to the client for the current account included in Decan package is 1,5%.

Commission for ATM utilization – own network (including UniCredit Group network*) for debit card included in Decan package is 0 (zero).

Other products requested by the client shall be offered at the standard price from the Fees & Commissions in force.

PACKAGE		YourBank2Go
Basic price (per month)		12 LEI / 2,8 EUR / 3,8 USD
Standard products	LEI Current Account	☒
	EUR or USD Current Account	☒
	Debit Card (MasterCard UEFA or VISA Classic)	☒
	Online B@nking (Digipass price: 0)	☒
	Mobile B@nking	☒
	Telephone Service	☒
	Info SMS**	☒
	Direct Debit	☐
	Supplementary Debit Card (MasterCard UEFA or VISA Classic) for proxy	☐
	MasterCard Standard Credit Card	☐
Additional products	Foreign Currency Current Account (EUR, USD, GBP, CHF)	3 LEI / 0,8 EUR / 1 USD
	Supplementary MasterCard Standard Credit Card for proxy	1 LEU / 0,3 EUR / 0,3 USD

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

** SMS price for notifications regarding LEI and EUR/ USD current accounts included in the package: EUR 0.

Package closure commission:

- LEI 0, if the package is closed after 12 months from its opening;
- LEI 55 / EUR 12 / USD 17, if the package is closed during the first 12 months from its opening.

Other products requested by the client shall be offered at the standard price from the Fees & Commissions in force.

PACKAGE		FAMILIA TA
Basic price (per year)		20 EUR
Standard products	LEI current account	✓
	EUR current account	✓
	Debit Card (MasterCard UEFA or VISA Classic)	✓
	Supplementary Debit Card (MasterCard UEFA or VISA Classic) for proxy	✓
	Online B@nking (0 digipass price)	✓
Additional products	Account statement sent to Italian address	10 EUR

Other products requested by the client shall be offered at the standard price from the Fees & Commissions in force.

Fees applied to debit cards included in the package FAMILIA TA

National POS/internet transaction	0
International POS/internet transaction	0
Commission for ATM utilization – own network (including UniCredit Group network*)	0,1%, min. 0,5 LEI
Commission for National ATM transaction	1% + 2,5 LEI, min. 5 LEI
Commission for international ATM transaction	2,5% + 7 LEI

Commissions applied for cashier desk utilization - cash transactions – package FAMILIA TA

Withdrawal LEI	0,5%, min. 5 LEI
Withdrawal EUR	0,3%, min. 3,5 EUR

PAYMENTS IN LOCAL CURRENCY*)	
Incoming	1 LEU
Between the customers of the bank	Free of charge
Direct Debit transaction (inter/intra bank)	Free of charge
New Direct Debit	
Cancellation of the Direct Debit	
Modification of the Direct Debit	

Payment orders*		
Manually initiated	Amounts up to 499,99LEI	5 LEI
	Amts btw 500 LEI and 9999,99 LEI	7 LEI
	Amts btw 10.000 LEI and 49.999,99 LEI	10 LEI
	Amts higher than 50.000 LEI	7 LEI
Initiated via Online B@nking	Amounts up to 499,99 LEI	2,5 LEI
	Amts btw 500 LEI and 9.999,99 LEI	3,5 LEI
	Amts btw 10.000 LEI and 49.999,99 LEI	5 LEI
	Amts higher than 50.000 LEI	3,5 LEI
Initiated via Mobile B@nking	Amounts up to 499,99 LEI	2,5 LEI
	Amts btw 500 LEI and 9.999,99 LEI	3,5 LEI
	Amts btw 10.000 LEI and 49.999,99 LEI	5 LEI
	Amts higher than 50.000 LEI	3,5 LEI
Between the customers of the bank – paper based	Amounts up to 499,99 LEI	2 LEI
	Amts btw 500 LEI and 9.999,99 LEI	2 LEI
	Amts btw 10.000 LEI and 49.999,99 LEI	6 LEI
	Amts higher than 50.000 LEI	8 LEI
Between the customers of the bank – via Online B@nking/Mobile B@nking	Free of charge	
Standing order		
Opening / amending / closing	7 LEI	
Processing	Online B@nking payment fees	
Documentary payment order		
Issuance	0,25% min. 50 EUR max. 2.500 EUR	
Advising	25 EUR	

* Transfond/NBR fees not included:

- 0,51 LEI for small value payments (below 50.000 LEI);
- 6,00 LEI for high value (above 50.000 LEI) or urgent payment orders

*) Cross-border LEI transactions will be charged as foreign currency payments

PAYMENTS IN FOREIGN CURRENCY*)	
Incoming	Free of charge
Payment orders	
Manually initiated	0,2%, min. 20 EUR, max. 1.000 EUR
Initiated via Electronic B@nking / Online B@nking / MT101	0,1%, min. 10 EUR, max. 500 EUR
Between the customers of the bank – paper based	1 EUR
Between the customers of the bank (via Online B@nking)	free of charge
Cancellation of payment order	20 EUR
Standing order	
Opening / changing / closing	2 EUR
Processing	0,1%, min. 10 EUR, max. 500 EUR
Urgent payment orders in foreign currency (subject to bank approval)	35 EUR / transaction + 0,2%, min. 20 EUR, max.1000 EUR
Payment order with OUR option - correspondent banks fees	0.15% (min. 3 EUR, max. 250 EUR)

*) 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:

- 1) 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.
- 2) The costs expressed in fixed value terms are converted into the currency of the account used for its payment.

DEBIT INSTRUMENTS IN LOCAL CURRENCY	
Debit instruments collection or returned, unpaid debit instruments	3 LEI/ debit instruments
Payment of debit instruments to another customer of the bank	1 LEU / debit instrument
Payment of debit instruments to another bank's customer	Amounts up to 499,99 LEI 5 LEI
	Amts btw 500 LEI and 9.999,99 LEI 7 LEI
	Amts btw 10.000 LEI and 49.999,99 LEI 10 LEI
	Amts higher than 50.000 LEI 7 LEI

CHEQUES IN FOREIGN CURRENCY	
Purchase of Traveller's Cheque	1,5%, min. 5,5 EUR
Sell of Traveller's Cheques	1%, min. 5,5 EUR
Foreign cheque collection	1%, min. 20 EUR
Returned, unpaid cheque*	20 EUR + fees of the correspondent banks

LETTERS OF GUARANTEE	
Issuing letters of guarantee / adding the aval*	0,25%, min. 50 EUR per quarter or fraction**, payable upfront at issuance
Amendment (increase of amount and/or extension of validity)	0,25%, min. 50 EUR per quarter or fraction**, payable upfront at amendment
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
Received letters of guarantee	
Advising	75 EUR
Advising amendment	25 EUR
Reissuing of payment request	100 EUR

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

** Plus risk related premium.

ONLINE B@N KING

Installation	free of charge
DIGIPASS device price (to be paid fully or in 12 monthly tranches)	15 EUR (VAT is included) or 1,25 EUR (VAT is included) monthly
Mobile Token	Free of charge
Replacement of lost or damaged DIGIPASS	15 EUR (VAT is included)

MOBILE B@N KING

Installation	free of charge
Redistribution	Free of charge
Monthly fee	2 LEI/ 0,5 EUR/ 0,75 USD/ 0,3 GBP

MULTIPURPOSE CASH MACHINE (BNA)

Cash withdrawal	0,5% min. 5 LEI
Cash deposit	free of charge

MISCELLANEOUS

SWIFT investigation fee (one-off)	35 EUR
IBAN Code correction	10 EUR
Fax	
Information faxed within Romania	2,5 EUR (VAT is included)
Information faxed outside Romania	3,5 EUR (VAT is included)
Fax agreement	5,5 EUR / month (VAT is included)
Safe boxes	
Rental of Safe box– Type 1	285 EUR / year (VAT is included)
Rental of Safe box– Type 2	340 EUR / year (VAT is included)
Rental of Safe box– Type 3	435 EUR / year (VAT is included)
Key caution for safe box	50 EUR
Replacement of key for safe box	65 EUR (VAT is included)
Issuing of creditworthiness letter	45 EUR (VAT is included)
Modify loan repayment date/Modify guarantee	0

Single fee for services rendered to the client request , such as: - Credit change currency - Confirmation of the refinancing loan stocks	50 EUR
General information about companies and banks	65 EUR / entity (VAT is included)
Fast courier service	according to the fast courier tariffs
Info SMS	0,2 EUR/SMS
Garnishment administration commission*	30 LEI/ established garnishment
Foreign exchange order**	free

* Minimum one payment made by the Bank for the garnishment.

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

DEBIT CARDS - MASTERCARD

	MAESTRO CO BRAND METRO	MASTERCARD STANDARD UEFA
ANNUAL CARD ADMINISTRATION FEE		
Main Card	45 LEI	100 LEI
Supplementary Card	45 LEI	50 LEI
TRANSACTION FEES		
National POS/internet transaction	0	0
International POS/internet transaction	0	0
Cash Back POS transaction (cash request at POS)	1 LEU	1 LEU
ATM usage fee own network (including UniCredit Group network*)	0,2% min. 0,5 LEI	0,2% min. 0,5 LEI
ATM usage fee - national network	1%+2,5 LEI, min. 5 LEI	1%+2,5 LEI, min. 5 LEI
ATM usage fee- international network	1,5% + 7 LEI	2,5% + 7 LEI
Cash desk usage fee	1,5% min. 2,5 LEI	2,5% + 7 LEI
Commission for quasi-cash transactions	1,5% min. 2,5 LEI	2,5% + 7 LEI
Balance enquiry at ATM - own network	0,3 LEI	0,3 LEI
Mini -statement at ATM - own network	0	0
Card blocking (electronically, temporary)	0	0
Card blocking (electronically, permanent)	10 EUR	10 EUR
Card replacement (lost, stolen, damaged, destroyed, demagnetized)	20 LEI	20 LEI
Unjustified chargeback in Romania	3 LEI	12 LEI
Unjustified chargeback abroad	30 LEI	30 LEI
TRANSACTION LIMITS		
Limit of transaction at POS (or internet)/day	4.000 LEI	8.000 LEI
Limit of transaction at ATM /day	4.000 LEI	4.000 LEI
Daily transaction number at POS (or internet)/ATM	8	10

* UniCredit Group is present in the following countries: Romania, Italy, Austria, Germany, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Poland, Russia, Serbia, Slovakia, Slovenia, Turkey, Ukraine.

DEBIT CARDS - VISA

	VISA ELECTRON	VISA CLASSIC	VISA GOLD
ANNUAL CARD ADMINISTRATION FEE			
Main Card	72 LEI*	100 LEI	200 LEI
Supplementary Card	36 LEI	50 LEI	140 LEI
TRANSACTION FEES			
National POS/internet transaction	0	0	0
International POS/internet transaction	0	0	0
Cash Back POS transaction (cash request at POS)	1 LEU	1 LEU	1 LEU
ATM usage fee own network (including UniCredit Group network**)	0,2% min. 0,5 LEI	0,2% min. 0,5 LEI	0,2% min. 0,5 LEI
ATM usage fee - national network	1%+2,5 LEI, min. 5 LEI	1%+2,5 LEI, min .5 LEI	2%+2,5 LEI
ATM usage fee- international network	1,5% + 7 LEI	2,5% + 7 LEI	2,5% + 7 LEI
Cash desk usage fee	2,5%+7 LEI	2,5% + 7 LEI	2,5% + 7 LEI
Commission for quasi-cash transactions	2,5%+7 LEI	2,5% + 7 LEI	2,5% + 7 LEI
Currency exchange fee (applied to Visa exchange rate)***	-	1%	1%
Balance enquiry at ATM - own network	0,3 LEI	0,3 LEI	0,3 LEI
Mini -statement at ATM - own network	0	0	0
Card blocking (electronically, temporary)	0	0	0
Card blocking (electronically, permanent)	10 EUR	10 EUR	10 EUR
Card replacement (lost, stolen, damaged, destroyed, demagnetized)	20 LEI	20 LEI	20 LEI
Unjustified chargeback in Romania	3 LEI	12 LEI	12 LEI
Unjustified chargeback abroad	30 LEI	30 LEI	30 LEI
Card return in emergency cases abroad ****	service not applicable	service not applicable	50 EUR
Emergency card replacement abroad ****	service not applicable	service not applicable	150 EUR
Emergency cash disbursement abroad ****	service not applicable	service not applicable	100 EUR
TRANSACTION LIMITS			
Limit of transaction at POS (or internet)/day	4.000 LEI	8.000 LEI	8.000 LEI
Limit of transaction at ATM /day	4.000 LEI	4.000 LEI	4.000 LEI
Daily transaction number at POS (or internet)/ATM	8	10	10

* In case of Visa Electron debit card attached to a Current Account for Minors the annual administration fee is 0 LEI.

** UniCredit Group is present in the following countries: Romania, Italy, Austria, Germany, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Poland, Russia, Serbia, Slovakia, Slovenia, Turkey, Ukraine.

*** Applicable for transactions performed in other currency than LEI and EUR.

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

CREDIT CARDS - MASTERCARD

	STANDARD	GOLD	GOLD Miles & More LEI	GOLD Miles & More EUR
ANNUAL CARD ADMINISTRATION FEE				
Main card	50 LEI	150 LEI	200 LEI	37 EUR
Supplementary card	25 LEI	50 LEI	50 LEI	12 EUR
TRANSACTION FEES				
National POS/internet transaction	0	0	0	0
International POS/internet transaction	0	0	0	0
Cash Back POS transaction (cash request at POS)	1 LEU	1 LEU	1 LEU	1 LEU (ecq EUR)
ATM usage fee own network (including UniCredit Group network*)	2%	2%	2%	2%
ATM usage fee – national network	2% + 4 LEI	2% + 4 LEI	2% + 4 LEI	2% + 1 EUR
ATM usage fee – international network	2,5% + 7 LEI	2,5% + 7 LEI	2,5% + 7 LEI	2,5% + 2 EUR
Cash desk usage fee	2,5% + 7 LEI	2,5% + 7 LEI	2,5% + 7 LEI	2,5% + 2 EUR
Fee for quasi-cash transactions	2,5% + 7 LEI	2,5% + 7 LEI	2,5% + 7 LEI	2,5% + 2 EUR
Mini - statement at ATM - own network	0	0	0	0
Monthly activity report - duplicate	0	0	0	0
Balance enquiry at ATM - own network	0	0	0	0
Card blocking (electronically, temporary)	0	0	0	0
Card blocking (electronically, permanent)	10 EUR	10 EUR	10 EUR	10 EUR
Card replacement (lost, stolen, damaged, destroyed, demagnetized)	20 LEI	20 LEI	20 LEI	5 EUR
Unjustified chargeback in Romania	12 LEI	12 LEI	12 LEI	3 EUR
Unjustified chargeback abroad	30 LEI	30 LEI	30 LEI	8 EUR
Card return in emergency cases abroad**	service not applicable	50 EUR	50 EUR	50 EUR
Emergency card replacement abroad**	service not applicable	150 EUR	150 EUR	150 EUR
Emergency cash disbursement abroad**	service not applicable	100 EUR	100 EUR	100 EUR
TRANSACTION LIMITS				
Limit of transaction at POS (or internet) /day	8.000 LEI	8.000 LEI	8.000 LEI	2.000 EUR
Limit of transaction at ATM /day	4.000 LEI	8.000 LEI	8.000 LEI	2.000 EUR
Daily number of transactions to POS (or internet)/ATM	10	10	10	10
INTEREST RATE				
Standard interest rate LEI/EUR***	19,56%	23,56%	23,56%	14,05%
Penalty interest rate for OVD LEI/EUR	40%	40%	40%	20%
Penalty interest rate for OVL LEI/EUR	40%	40%	40%	20%
Penalty interest rate for OVD OVL LEI/ EUR	40%	40%	40%	20%

* UniCredit Group is present in the following countries: Romania, Italy, Austria, Germany, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Poland, Russia, Serbia, Slovakia, Slovenia, Turkey, Ukraine.

** 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 value of MasterCard fees is modified based on MasterCard policy.

*** /The interest rate is variable.

CREDIT CARDS - MASTERCARD

MASTERCARD CO BRAND CORA

ANNUAL CARD ADMINISTRATION FEE	
Main card	50 LEI
Supplementary card	25 LEI
ISSUANCE FEE	
Main card	35 LEI
Supplementary card	35 LEI
TRANSACTION FEES	
National POS/internet transaction	0
International POS/internet transaction	0
Cash Back POS transaction (cash request at POS)	1 LEU
ATM usage fee own network (including UniCredit Group network*)	2%
ATM usage fee - national network	2% + 2,5 LEI
ATM usage fee - international network	2,5% + 7 LEI
Cash desk usage fee	2,5% + 7 LEI
Fee for quasi-cash transactions	2,5% + 7 LEI
Mini - statement at ATM - own network	0
Monthly activity report - duplicate	0
Balance enquiry at ATM - own network	0
Card blocking (electronically, temporary)	0
Card blocking (electronically, permanent)	10 EUR
Card replacement (lost, stolen, damaged, destroyed, demagnetized)	20 LEI
Unjustified chargeback in Romania	12 LEI
Unjustified chargeback abroad	30 LEI
TRANSACTION LIMITS	
Limit of transaction at POS (or internet)/day	8.000 LEI
Limit of transaction at ATM /day	4.000 LEI
Daily limit for transactions to POS (or internet)/ATM	10
INTEREST RATE	
Interest rate in Cora (POS UCT) LEI **	17.56%
Interest rate outside Cora	24.56%
Penalty interest rate for OVD LEI	40%
Penalty interest rate for OVL LEI	40%
Penalty interest rate for OVD OVL LEI	40%

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** /The interest rate is variable.

Loans

Product type		CCY	Quotation	Value of quotation	Loan margin	Interest rate	Promo	Int. rate type	Penalty interest rate	Analyze fee (fixed)	Monthly administration fee	EAR (calculated for the maximum tenor)
1. MORTGAGE / HOUSING LOAN												
STANDARD	Mortgage/ Housing for acquisition Mortgage for construction	EUR	Euribor 3M	-0.015	6.35	6.335	No	Variable	Fixed interest rate (granting interest rate. + 12pp)% p.a. or granting interest rate. + 2pp)% p.a for special cases ¹	300 EUR (1 290 LEI equivalent)	0.05%	7.22
		LEI	Robor 3M	1.33	2.49	3.82	No	Variable				4.56
		LEI fix 3yrs	From 4 th yr Robor 3M	1.33	2.00	4.95 first three y /3.33 from fourth yr	No	Fixed/ variable				4.45
2. PERSONAL LOAN												
WITHOUT MORTGAGE	Personal Loan "5years"	EUR	Euribor 6M	0.05	13.50	13.55	No	Variable	Fixed interest rate (granting interest rate. + 12pp)% p.a. or granting interest rate. + 2pp)% p.a for special cases ¹	35 EUR (150.5 LEI equivalent)		14.58
		LEI	Robor 6M	1.56	11.50	13.06	No					14.04
		USD	Libor 6M	0.4464	14.50	14.9464	No					16.17
	Refinance "5 - 10 years"	EUR	Euribor 6M	0.05	14.00	14.05	No			300 EUR (1 290 LEI equivalent)		15.42
		LEI	Robor 6M	1.56	12.00	13.56	No					14.89
WITH MORTGAGE	Personal Plus Loan	EUR	Euribor 3M	-0.015	6.50	6.485	No	Variable	Fixed interest rate (granting interest rate. + 12pp)% p.a. or granting interest rate. + 2pp)% p.a for special cases ¹	400 EUR (1 720 LEI equivalent)	0.05%	8.22
		LEI	Robor 3M	1.33	3.00	4.33	No	Variable				5.98
		LEI fix 3yrs	From 4 th yr Robor 3M	1.33	3.00	5.50 first three yrs /4.433 from fourth yr	No	Fixed / Variable				7.04

Product type		CCY	Quotation	Value of quotation	Loan margin	Interest rate	Promo	Int. rate type	Penalty interest rate	Analyze fee (fixed)	Monthly administration	EAR (calculated for the maximum tenor)
WITH MORTGAGE	Loan for arrangements/modernization/developments/ Refinancing Umbrella Loan	EUR	Euribor 3M	-0.015	6.50	6.485	No	Variable	Fixed interest rate (granting interest rate. + 12pp)% p.a. or granting interest rate. + 2pp)% p.a for special cases ¹	400 EUR (1 720 LEI equivalent)	0.05%	7.40
		LEI	Robor 3M	1.33	2.75	4.08	No	Variable				4.87
		LEI fix 3yrs	From 4 th yr Robor 3M	1.33	3.00	5.50 first three yrs /4.33 from fourth yr	No	Fixed / Variable				5.47
Product type		CCY	Quotation	Value of quotation ****	Loan margin	Interest rate %	Promo	Int. rate type	Penalty interest rate	Analyze fee (fixed)	Monthly administration	EAR (calculated for the maximum tenor)
3. REVOLVING LOANS												
Standard credit card		LEI	Robor 6M	1.56	18.00	19.56	No	Variable	40pp%p.a. or Interest rate. + 2pp% p.a for special cases ¹			22.00
Gold credit card		Lei	Robor 6M	1.56	22.00	23.56	No		40pp%p.a. or Interest rate. + 2pp% p.a for special cases ¹			30.31
Miles&More credit card		Lei	Robor 6M	1.56	22.00	23.56	No		40pp%p.a. or Interest rate. + 2pp% p.a for special cases ¹			31.29
Miles&More credit card		EUR	Euribor 6M	0.05	14.00	14.05	No		20pp%p.a. or Interest rate. + 2pp)% p.a for special cases ¹			15.90

Overdraft	LEI	Robor 6M	1.56	11.23	12.79	No		Fixed interest rate (granting/renewal interest rate. + 17pp)% p.a. or granting/renewal interest rate. + 2pp)% p.a for special cases cases ¹			15.82
		Robor 3M	1.33	11.23	12.56	No					15.56
		Robor 1M	1.14	11.23	12.37	No					15.34
	EUR	Euribor 6M	0.05	16.50	16.55	No					20.22
	USD	Libor 6M	0.4464	16.50	16.9464	No					20.70
Product type	CCY	Quotation	Value of quotation	Loan margin	Interest rate %	Promo	Int. rate type	Penalty interest rate	Monthly Administration Fee	Early repayment fee	EAR (calculated for the maximum tenor)
First Home loan*	LEI	Robor 3M	1.33	2.50	3.83	No	Variable	Interest rate. + 12pp)% p.a. or Interest rate. + 2pp)% p.a for special cases ¹	0,02% la sold	No	4.14

* For acquisition of unfinished apartments, 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
Monthly administration fee is calculated at loan balance

¹ Special cases: unemployment, sick leave, divorce, dead, salary decreased by at least 15%

Early repayment fee, for interest rate type:

- variable (variable if directly linked to an index or reference rate or if the contract is mentioned variable interest rate) is 0% (zero)
- fixed (fixed if not linked to an index or reference rate) is:
 - 1% applied to the repayment, if loan tenor until the completion of remaining loan is greater than one calendar year, without exceeding the total interest paid in case of non early repayment up to loan maturity
 - 0.5% applied to the repayment, if loan tenor until the completion of remaining loan is less than one calendar year, without exceeding the total interest paid in case of non early repayment up to loan maturity
- Euribor/Robor/Libor 6M rate used for the interest formula, are reviewed twice a year, on 30th June and 31st December
- Euribor/Robor 3 M rate used for the interest formula, are reviewed four times per year, on 31th March, 30th June, 30th Sept and 31st December

- Euribor/Robor 1 M rate used for the interest formula, are reviewed at every end of month
- DAE:** Mortgage/Housing Loan: DAE is calculated for a loan of 50.000 EUR respectively 200.000 LEI, granted for a period of 35 years
 Personal Loan 5 years: DAE is calculated for a loan of 10.000 EUR respectively 40.000 LEI, granted for a period of 5 years
 Refinance 5- 10 years: DAE is calculated for a loan of 20.000 EUR respectively 80.000 LEI, granted for a period of 10 years
 Personal Plus Loan : DAE is calculated for a loan of 20.000 EUR respectively 80.000 LEI, granted for a period of 5 years
 Loan for arrangements/modernization/developments/ Refinancing Umbrella Loan: DAE is calculated for a loan of 50.000 EUR respectively 200.000LEI, granted for a period of 30 years
 First Home (Prima Casa): DAE is calculated for a loan of 57.000 EUR (LEI equivalent) , granted for a period of 30 years
 Overdraft: DAE is calculated for a loan of 5.367LEI, granted for a period of 1 year
 Credit Card: DAE is calculated for a loan of 5.367 LEI.

EURIBOR 6M	0.05
EURIBOR 3M	-0.015
EURIBOR 1M	-0.066
ROBOR 6M	1.56
ROBOR 3M	1.33
ROBOR 1M	1.14
LIBOR 6M	0.4464

Indicators apply to credit facilities granted from January to May 2009

CDS EUR	1.12
MRR EUR	0.1627
CDS USD	1.12
MRR USD	0.2419
MRR RON	0.1173

MoneyGram Fees

Valid starting with 02.04.2014

Transfers in Romania or outside Romania (EUR)		Fee (EUR)
From	To	
0	50	5,90
50,01	100	7,50
100,01	200	13,00
200,01	300	15,00
300,01	400	19,00
400,01	500	22,00
500,01	600	28,00
600,01	750	30,00
750,01	1.000	35,00
1.000,01	1.250	40,00
1.250,01	1.500	49,00
1.500,01	1.750	59,00
1.750,01	2.000	69,00
2.000,01	2.500	79,00
2.500,01	3.000	89,00
3.000,01	3.500	110,00
3.500,01	4.000	130,00
4.000,01	4.500	150,00
4.500,01	7.000	170,00

Transfers in Romania or outside Romania (USD)		Fee(USD)
From	To	
0,00	50	12,00
50,01	100	13,00
100,01	200	20,00
200,01	300	26,00
300,01	400	31,00
400,01	500	36,00
500,01	750	41,00
750,01	1.000	47,00
1.000,01	1.250	55,00
1.250,01	1.500	59,00
1.500,01	1.750	69,00
1.750,01	2.000	79,00
2.000,01	2.500	99,00
2.500,01	3.000	119,00
3.000,01	3.500	140,00
3.500,01	4.000	161,00
4.000,01	4.500	182,00
4.500,01	10.000	203,00

Transfers in Romania or outside Romania (LEI)		Fee (LEI)
From	To	
0,00	50	10,00
50,01	150	15,00
150,01	300	17,00
300,01	600	22,00
600,01	1.200	25,00
1.200,01	1.500	30,00
1.500,01	2.000	40,00
2.000,01	2.700	50,00
2.700,01	3.000	60,00
3.000,01	30.000	90,00

Fees for “Meridiana Transfer de Bani SRL”

I. Transfers in EUR outside Romania or in Romania

Sent transfer (EUR)	Fee
1 – 1.000	5 % out of sent amount*
1001 – 9.999,99	2,5 % out of sent amount *

* Minimum fee is 3 EUR

II. Transfers in LEI in Romania

Sent transfer (LEI)	Fee
1 – 500	8 LEI
501 – 1.000	12 LEI
1.001 – 2.000	1,5% out of sent amount
2.001 – 3.000	1,4% out of sent amount
3.001 – 4.000	1,3% out of sent amount
4.001 – 5.000	1,2% out of sent amount
5.001 – 6.000	1,1% out of sent amount
6.001 – 10.000	1% out of sent amount