

FEES & INTEREST RATES LEGAL ENTITIES WITH TURNOVER <1 MILLION EURO, SELF EMPLOYED & PROFESSIONALS

Valid as of **2025.10.01**

INTRODUCTION

The hereby document refers to the fees and interest rates related to Legal Entities with turnover below 1 million euro, Self-employed and Professionals.

Third party expenses: postal expenses, telex messages, phone conversations, correspondent bank and NBR 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 interest rates at any time, based on its policy or the exchange rates fluctuation.

FEES RELATED TO CURRENT ACCOUNT AND ATTACHED SERVICES



ACCOUNT PRODUCTS AND SERVICES

Current account opening	Free of charge
Current account maintenance*	10 euro or echiv./ month
Current account statement	Free of charge
Current account statement - duplicate**	25 Lei/ statement***
Closing Current account / saving account	Free of charge
Automatic balance transfer	25 euro/ structure/ month

Notes:

* Not applicable for the first 3 accounts for clients using MultiCash, BusinessNet Basic / Professional
 **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 01.07.2025



DEPOSITS

Term deposit opening	Free of charge
Automatic Overnight deposit	30 euro / month / contract
Closing Term deposit account	Free of charge



TRANSACTIONS

Cash transactions	LEI*	Foreign Currency
Deposit	1%	0,5%
Coin deposits	2% for more than 100 coins	-
Withdrawal ¹	2%	1%
Foreign transitory encashment	standard foreign fee + correspondent bank's fee	
Utilities invoice payment at Cash Desk	3 Lei / invoice	-
Non-cash transactions	LEI*	Foreign Currency
Incoming payments inter-bank	2 lei ⁷ /incoming payment	0
Incoming payments intra-bank	0	0
Intra-bank payments** (UCB - UCB) - Paper based / Electronic ²	20 Lei / 0	20 Lei ³ / 0
Inter-bank payments (UCB - other banks) - Paper based / Electronic ²	LEI* EURO 50 / 12 Lei ⁴ 50 / 12 Lei ^{3,4,5}	Other Currency 0,35% min. 30 Euro, max.1500 Euro ⁵ / 0,2% min. 20 Euro, max. 750 Euro ⁵
Direct Debit ⁶ – open / change / close	LEI* 0	Foreign Currency -
Cancel / change a foreign payment upon client request	-	27 Euro
Urgent payment - doesn't include inter-banking fee (it needs bank approval)	6 Lei	35 Euro
Standing Order	LEI*	Foreign Currency
Open / change / close	18 Lei	18 Lei
Processing	Electronic payment fees ⁴	Electronic payment fees ⁴

Notes: * Cross-border LEI transactions will be charged as EUR payments
 ** Transfers between own accounts: zero.

¹ Amounts below 10.000 euro or equivalent will be delivered in the same business day;

Amounts above 10.000 euro or equivalent have to be announced one business day before

² BusinessNet Basic / BusinessNet Professional, MT101, Business Mobile, MultiCash. "Instant" option is only available in BusinessNet Basic/ Professional and BusinessMobile.

³ EUR or foreign currency equivalent at NBR rate from the fee posts date.

⁴ Does not include the Sent / Sent Instant / ReGIS fees:

- 0,51 Lei fee for small value payments (below lei 50.000);
- 0,45 Lei fee for small value payments (below lei 50.000) with "Instant" option
- 6 Lei fee for high value (over lei 50.000) or urgent payments.

⁵ SWIFT commission included. Non-SEPA payments as well as payments in EUR outside the member countries of the European Union and/or the European Economic Area will be charged according to the fee charged for interbank payments in currencies other than EUR.

⁶ Does not include the following Sent fees:

- 0,45 Lei/transaction fee for inter-banking SEPA Direct Debit refusal
- 0,45 Lei/transaction fee for reimbursement of operations properly authorized and executed, exclusively within SEPA CORE Scheme.

⁷ The commission for Lei inter-bank incomings is charged only to customers who do not have an account package at the time of collection.



ACCOUNT PACKAGES

Package name	Price (lei / month)	Additional products	Price additional products
Creativ ¹	0 ^{1a}	Current account Lei/EUR/USD/GBP/CHF/HUF	12 Lei / account / month
	20 ^{1b}	Current account Lei/EUR/USD/GBP/CHF/HUF	12 Lei / account / month
MicroStar ²	45	Current account Lei/EUR/USD/GBP/CHF/HUF	12 Lei / account / month
		Extraoption: Unlimited Lei payments through BusinessNet / Business Mobile / Multicash / Direct Debit	55 Lei / extraoption / month *
		Extraoption: Unlimited Lei payments and encashments through debit instruments (cheques / promissory notes)	100 Lei / extraoption / month **
		Extraoption: Unlimited FCY payments through BusinessNet / Business Mobile / Multicash	65 Lei / extraoption / month ***
		Extraoption: Unlimited cash withdrawals from national ATMs****	120 Lei / extraoption / month

Notes:

- * Does not include Sent / Sent Instant / ReGIS fees:
- 0,45 Lei fee for small value payments (below 50.000 Lei) with "Instant" option
- 0,51 Lei fee for small value payments (below 50.000 Lei)
- 6 Lei fee for high value (over 50.000 Lei) or urgent payments
** Sent fee not included for debit instruments (0,88 Lei).
*** Does not include correspondent bank fees.
**** Made with the main debit card included in the package.



PACKAGES THAT ARE NO LONGER IN THE CURRENT OFFER OF THE BANK

Package Name	Price (Lei / month)
Partener	39
Smart	99
Progresiv	299
Basic	49
Simple Metro	25
Basic Metro	30
Easy Basic Metro	25
Easy Plus Metro	50
Easy Plus	99
Intensive	85
Advanced	150
Intensive Metro	60
Advanced Metro	120
Easy Basic	49
Easy Basic StartUp ³	10
UEFA Partener	39
Current accounts in Lei/ Euro/ USD/ GBP/ CHF/ HUF	12 Lei / account / month
Prime Dinamic Metro	99
Prime Dinamic	199
Altruist (ONG clients)	0
Prime Extra	399
Prime Executive	999
Current accounts in Lei/ Euro/ USD/ GBP/ CHF/ HUF	0 Lei / account / month
Professionals	35 Lei/ an
Current accounts in Lei/ Euro/ USD/ GBP/ CHF/ HUF	30 Lei / account / month
Start	25
Current accounts in Lei/ Euro/ USD/ GBP/ CHF/ HUF	10 Lei / account / month

Notes:

- ¹ Creative package is for start-up companies, self-employed, professionals, nonprofit organizations and companies with annual turnover of up to EUR 500.000.
^{1a} The standard package price applied to clients with forms of organization, but not limited to them, such as Self-Employed, Individual Businesses and Family Businesses, Liberal Professions, even those established as Professional Societies, other Entities without Legal Personality (Eg. Cooperatives, Associations, Foundations, Unions, Federations, Confederations, Trade Unions, Owners' Associations, Mutual Aid Houses).
^{1b} In the case of Legal Entities, companies with registered offices in Romania, established and registered in accordance with the provisions of Law 31/1990 or foreign Legal Entities and their branches/representatives, regardless of the place of registration, the standard price of the package starting with 03.03.2025 is 0 RON/month for the first 12 months from the package opening date, respectively 20 RON/month starting with the 13-month.
² The MicroStar package is for professionals, liberal professions, non-profit organizations and companies with an annual turnover up to 1 million EURO.
³ Easy Basic Startup package is offered to StartUp companies (up to one year old). This price is valid for the first year with UniCredit Bank, following years the price for Easy Basic package will be applied.



DEBIT INSTRUMENTS¹

LEI	
Issuing fee (for cheques)	1 Lei / check slip
Custody for debit instruments with forward due date	100 Lei / month
Instruments collection, returned or unpaid ¹	12 Lei / debit instrument

Payment of debit instruments to another customer of the bank	4 Lei / debit instrument
Payment of debit instrument to another banks' customer	15 Lei

FOREIGN CURRENCY

Foreign cheque collection	1% min. 20 euro
Returned, unpaid cheque ²	20 euro / cheque

Notes:

¹ Sent fee not included for debit instruments (0,88 Lei). Does not include Sent fee for debt instruments rejection (0,55 Lei). Debit instruments settlement (old format) using bilateral inter-banking convention will be charged 3,3 Lei/instrument.

² Does not include correspondent bank fees

**ELECTRONIC BANKING****MultiCash**

Basic module (EN and RO version) including domestic and foreign payments	150 Lei (+VAT)
Set-up fee	-
Maintenance fee	35 euro
Phone technical support	Free of charge
Onsite support:	
first month from setup	Free of charge
after first month	150 Lei / hour (+VAT) ¹
Basic module in other language than EN or RO	250 Lei (+VAT)
Romanian module used in another country	1.250 Lei (+VAT)

BusinessNet

	Basic Net Basic	BusinessNet Professional	BusinessNet CONNECT
Installing	Free of charge	Free of charge	-
Set-up	-	-	100 euro / user
DigiPass (new / lost / damaged)	60 Lei (+VAT)	60 Lei (+VAT)	-
Mobile token	Free of charge	Free of charge	-
Business Mobile - Monthly maintenance fee	0 / 5 euro*** / month	0 / 5 euro*** / month	0 / 5 euro*** / month
Monthly maintenance fee	20 euro	25 euro / 0 Lei* / 18 Lei**	10 euro / client / month
Monitoring debt instrument module	15 euro / month	15 euro / month	-
Set up of Import of encrypted files	-	100 euro / company	Cards
Card Acquiring reporting tool	15 euro / client / month	15 euro / client / month	Card
Card Management module	10 euro / month	10 euro / month	-

Notes:

*if the product is acquired together with MicroStar package

**if the product is acquired together with a package, other than MicroStar

*** if the product is not purchased/activated together with an account package

CARDS ACQUIRING**1. POS/SOFTPOS**

For POS/SoftPOS, the customer will be able to choose one of the two options of pricing (A or B)

A. FEE PER TRANSACTION MADE WITH VISA AND MASTERCARD

UniCredit Bank	0,6%
Other banks from Romania and Banks outside Romania	Interchange ++* UCB Margin 1%

Notes:

*Interchange++ = Interchange** + Scheme fee***

**Interchange levels for card issued by Romanian institutions or countries inside intra EEA are regulated by authorities and the values are adjusted according to the EU or local laws. Only for information purpose, as of December 9, 2015, the interchange for consumer cards issued within INTRA EEA is 0,2% for debit cards and 0,3% for credit cards. However, the interchange may be subject of modification, by authorities. For cards issued by other countries, interchange level is established by VISA Europe and Mastercard. For details please visit: <https://www.mastercard.us/en-us/about-mastercard/what-we-do/interchange.htm>

*** Scheme Fee will be established based on the mandates in relation with Visa/MasterCard. The value of Scheme Fee is 0,18% and is valid at the moment of the offer. The Bank reserves the right to revise this value based on the mandates in relation with Visa/MasterCard.

B. THIS COST STRUCTURE IS APPLICABLE IF THE MERCHANT REQUEST IN WRITING THIS TYPE OF COST**B1. Fee per transaction made with VISA and Mastercard - for POS/SoftPOS discount**

UniCredit Bank and Other banks from Romania	0,6% for Progresiv Package 0,7% for Smart Package, respectively for MicroStar 0,9% for Partener Package 1% for Creativ Package
Banks outside Romania	1,2%

B2. Fee per transaction made with VISA and Mastercard

UniCredit Bank and Other banks from Romania	1,1%
Banks outside Romania	1,2%

Fee per transaction made with meal card issued by Other banks from Romania or from other institutions**Monthly fixed fee for POS maintenance***

	0,65% + 0,45 Lei
if the monthly value of successfully completed transactions on a POS terminal is less than or equal to 2.000 Lei	65 Lei / terminal POS
if the monthly value of successfully completed transactions on a POS terminal is more than 2.000Lei	0

Monthly fixed commission for SoftPOS acquiring solution maintenance*

if the monthly value of successfully completed transactions is less than or equal to ≤ 500 Lei	30 Lei / each softPOS acquiring solution installed on a terminal
if the monthly value of successfully completed transactions on each soft POS acquiring solution installed on a terminal is greater than > 500 Lei	0

Notes:

**it is charged starting with the second concluded calendar month, after the month in which the POS/softPOS terminal was activated and it is debited until the 10th of the following month.*

**2. E-COMMERCE**

Fee per transaction	1,2%
Monthly fee eGenius	15 euro
Monthly fee eGenius WEB	30 euro

**3. FEE FOR LOST OR DAMAGED POS TERMINAL**

200 euro + VAT

**OTHER CASH MANAGEMENT PRODUCTS****1. Other Cash Management products**Customs Link (electronic confirmation of customs duty payments)¹**Monthly fee**

20 euro / one custom office
40 euro /all custom offices

Trezo Link (Automated collected transfer funds to the State Treasury Accounts)

50 euro

Cheques and Promissory Note monitoring file

15 euro

2. Standard electronic statement (MT940/MT942)Daily electronic statement sent / received (MT940) by SWIFT to Banks within UniCredit Group²

25 euro/ account / destination

Interim electronic statement sent / received (MT942) by SWIFT to Banks within UniCredit Group²

15 euro/ account / destination

Daily electronic statement sent / received (MT940) by SWIFT to Banks outside UniCredit Group²

25 euro/ account / destination

Interim electronic statement sent / received (MT942) by SWIFT to Banks outside UniCredit Group²

25 euro/ account / destination

Statement (MT940) via BusinessNet PRO

Free of charge

Interim statement (MT942) via BusinessNet PRO or MultiCash

Free of charge

3. Structured electronic statement (MT940/MT942)Daily electronic statement sent/ received (MT940) by SWIFT to Banks within UniCredit Group²

35 euro / account / destination

Interim electronic statement sent/ received (MT942) by SWIFT to Banks within UniCredit Group²

25 euro / account / destination

Daily electronic statement sent/ received (MT940) by SWIFT to Banks outside UniCredit Group²

35 euro / account / destination

Interim electronic statement sent/ received (MT942) by SWIFT to Banks outside UniCredit Group²

35 euro / account / destination

Daily electronic statement via BusinessNet PRO or MultiCash

10 euro

Interim electronic statement (MT942) via BusinessNet PRO sau MultiCash

0

4. Account statement via electronic applications CAMT (053/052)

Account statements via electronic applications CAMT053

10 euro/ company/ month

Interim transaction reports via electronic applications CAMT052

5 euro/ company/ month

Notes:

¹ Fees per transaction are not included.

² UniCredit Group is present in the following countries: Romania, Italy, Austria, Germany, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Russia, Serbia, Slovakia, Slovenia.



LETTER OF CREDIT - IMPORT

Opening / acceptance or undertaking of payment at maturity / increase of amount and / or extension of validity / exceeding of amount

Processing fee for opening / acceptance or commitment to pay at maturity / increase the amount and/or extend validity

Amendment*

Payment (including in-house transaction / transfers)

Express payment

Issuing reimbursement authorization

Amendment reimbursement authorization

Documents checking under expired letter of credit

Endorsement transport document issued to order of the bank

Discrepancies

Cancellation / non-utilization

Express opening (in max. 24 hours – if availability)

Notes:

*for any type of amendment; for increase of amount, including for reinstatement / for increase of amount and / or extension of validity it is charged in addition to the a/m commission.

0,30% + risk premium, min. 100 euro per quarter or fraction, payable upfront at the issuance / utilization or payment undertaking / increase of amount / extension of validity

30 euro

30 euro

0,20% min. 100 euro

75 euro

30 euro

30 euro

50 euro

30 euro

100 euro / document presentation

50 euro

100 euro



LETTER OF CREDIT - EXPORT

Advising / advising increase of amount (to UCB client)

Advising / advising increase of amount (to non-client UCB / third banks)

Confirmation / undertaking of payment at maturity (applicable per utilization)

Amendment* (to UCB clients)

Amendment* (to non-clients UCB / third banks)

SWIFT charges for advising letter of credit/amendment to non-client UCB/third banks

Negotiation of documents (advancing funds) under sight L/C

Documents examination / handling

Pre-checking of documents (before presentation, single charging)

Remittance of documents without checking / free of payment (on customer's instructions)

Reimbursement fee

Transfer

Transfer amendment (increase of amount)

Amendment transfer (other than increase of amount)

Cancellation / non-utilization

Acceptance cancellation

Discounting of documents

0,15% min. 75 euro

0,20% min. 150 euro

Negotiable, min. 100 euro per quarter / fraction of quarter

30 euro

50 euro

20 euro

0,25% min. 75 euro

0,20% min. 100 euro

150 euro / set of documents

80 euro

25 euro

0,25% min. 100 euro

0,25% min. 100 euro

25 euro

75 euro

50 euro

Negotiable, min. 100 euro per quarter or fraction of quarter



LETTERS OF ASSIGNMENT (in frame of letters of credit / letters of guarantee / standby letters of credit)

Issuance / increase of amount

Amendment (for any type of amendment; for increase of amount it is charged in addition to the a/m commission)

Payment under a notified assignment (for UCB client)

Payment under a notified assignment (for non-client UCB)

Advise of a received letter of assignment

Advise of an amendment under a received letter of assignment

Notes:

*for any type of amendment, including reinstatement; for increase of amount it is charged in addition to the a/m commission.

0,15% min. 75 euro

30 euro

0,10%, min. 15 euro, max. 500 euro

0,17%, min. 25 euro, max. 750 euro

50 euro

20 euro



COLLECTIONS

Remittance for clean collection for payment / acceptance

Remittance for documentary collection for payment / acceptance

Amendment

Unpaid / returned commercial / financial documents / delivery documents free of payment

Advising received clean / documentary collections by payment

Advising received clean / documentary collections by acceptance

Payment

Delivery / Endorsement of transport document for goods consigned to the bank

Advising / transmitting non-payment tracer

Cancellation

Express processing (max 24 hours – if availability)

0,15% min. 25 euro max. 500 euro

0,15% min. 50 euro max. 500 euro

30 euro

50 euro

0,15% min. 50 euro max. 1.500 euro

0,15% min. 75 euro max. 1.500 euro

0,20% min. 50 euro max. 1.500 euro

30 euro

15 euro

50 euro

50 euro



LETTERS OF GUARANTEE / STANDBY LETTERS OF CREDIT

Issued

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

Advising (to UCB clients)

100 euro

Advising to non-clients UCB / third banks

150 euro

Advising amendment to UCB clients

30 euro

Advising amendment to non-clients UCB / third banks

75 euro

Claims for payment remittance (LG advised through UCB)

100 euro

Claims for payment remittance (LG not advised through UCB)

200 euro

SWIFT charges for advising letters of guarantee/standby letters of credit/amendment to non-clients UCB /third banks / claims under LGs not advised through UC

20 euro



PERFORMANCE GUARANTEE ACCOUNT

Confirmation account opening

35 euro

Monthly maintenance fee

10 euro



ESCROW ACCOUNT

Opening fee

1% min. 50 euro



DOCUMENTARY / CONDITIONAL PAYMENT ORDER

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 2.500 euro

Advising of amendment to a received DPO

25 euro

Signatures verification for Documentary Payment Order

125 Lei/doc + VAT



CREDITWORTHINESS LETTER

Issuance:

Standard

275 Lei (+VAT)

Letters which contain ratio calculations

850 Lei (+VAT)



COMFORT LETTER

Issuance

0,2% min. 175 euro



SELF SERVICE - NON-STOP BANKING

Withdrawal with bare codes¹

0,5% min. 5 Lei

Deposit with bar codes / cards

0,1%

Notes:

¹ For all other Non-Stop Banking transactions please check the Debit Card and Credit Card section.

*increases in amount are charged by applying the insurance/advising fee to the additional amount

OTHER OPERATIONS



1. MISCELLANEOUS

Payment investigation fee	20 euro
Trade Register Electronic Certificate on behalf of the client	Bank's fee: 4 Lei (+VAT), Trade Register Office fee: 30 Lei (VAT does not apply)
Interrogation of Trade Register Database*	30 Lei (+VAT)
CIP interrogation fee	10 Lei / entity (+VAT)
Documents via fax	
- in Romania	10 Lei / page (+VAT)
- outside Romania	15 Lei / page (+VAT)
Fax agreement	10 euro / account / month
Mailing management agreement	150 Lei / month (+VAT)
Consultancy / Analysis	1.025 Lei / hour (+VAT)
Balance confirmation fee	275 Lei (+VAT)
General information about companies and banks	275 Lei / entity (+VAT)
Fast courier service	according to courier tariffs
Info SMS	0,2 euro / SMS
Info SMS for Progresiv package clients	Free of charge
Cash sweeping	25 euro / structure / month



2. MT101

Opening service or modification/adding destination fee	30 euro / destination
Monthly administration fee	35 euro / entity
Payments ¹	According to electronic payments
Garnishment administration fee	100 Lei / garnishment



3. TRADE FINANCE

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

DEBIT CARDS



FEES

Annual maintenance fees

	VISA*/MASTERCARD Business Gold	VISA*/ MASTERCARD Business Silver
Main card	65 euro/ an	20 euro/ an
Supplementary card	65 euro/ an	20 euro/ an

Transaction fees

	VISA*/MASTERCARD Business Gold	VISA*/ MASTERCARD Business Silver
National POS	0	0
International POS	0	0
Cash withdrawal ATM UniCredit Group ¹ and Euronet Romania network ²	0,2% min. 0,1 euro	0,2% min. 0,1 euro
Cash withdrawal national ATM	2,5% min. 5 euro	2,5% min. 5 euro
Cash withdrawal international ATM	2,5% min. 5 euro	2,5% min. 5 euro
POS cash advance at bank/ other banks' counter	4% min. 5 euro	4% min. 5 euro
Balance enquiry at own ATM	0	0
Mini-statement at own ATM	1 Leu	1 Leu
Card blocking (electronic, temporary)	0	0
International card blocking fee	50 euro (Mastercard/ VISA commission)	50 euro (Mastercard/ VISA commission)
Card replacement (lost, stolen, damaged, broken, demagnetized)	20 Lei	20 Lei
Card return – emergency cases ³	50 euro	50 euro
Receipt copy	Mastercard comm.	VISA commission
Emergency card replacement	150 euro	150 euro
Emergency cash disbursement ³	100 euro	100 euro
Conversion fee	1%	1%

Note:

¹ SWIFT fees are included.

* In case of new clients (without products / services owned at UniCredit Bank) who acquire the MicroStar package, the Interrogation of Trade Register Database fee is zero and is applied one time at the business relationship opening.



DAILY TRANSACTIONAL LIMITS

	VISA*/MASTERCARD Business Gold	VISA*/ MASTERCARD Business Silver
POS limit	8.000 Lei	8.000 Lei
Internet limit	8.000 Lei	8.000 Lei
ATM limit	8.000 Lei	4.000 Lei
POS / internet / ATM transaction number	10	10



ANNUAL TRANSACTIONAL LIMITS

Annual limit for cash withdrawals:	720.000 Lei	720.000 Lei
Annual limit for cash deposits:	720.000 Lei	720.000 Lei



MODULE SMART DATA

MODULE Smart Data_File transfer**

Set up commission / EUR / company (one off)	1.000 euro	-
Maintenance fee / EUR / month / company	800 euro	-

MODULE Smart Data_Web based**

Set up commission/EUR/company (one off)	100 euro	-
Maintenance fee	300 euro	-

* Starting with 30.05.2020, the Visa Business Electron debit card is removed from the Bank's offer. In this sense, main / supplementary Visa

**for Mastercard business debit cards

Notes:

¹ UniCredit Group is present in the following countries: Romania, Italy, Austria, Germany, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Russia, Serbia, Slovakia, Slovenia.

² Euronet is a payment processor that owns an independent network of ATM's in Romania, UniCredit Bank partner

³ Lei equivalent at NBR rate from the payment date, applicable only to cards issued by UniCredit Bank captured in own ATMs located outside its branches /agencies

PROVIDING MEAL TICKETS ON ELECTRONIC FORMAT "MEAL CARD" LUNCHEON CARD (LEI, VAT TO BE ADDED ACC TO THE LAW)



COSTS

	10 - 500 employees	501 - 3.000 employees	over 3.000 employees
Costs for issuance of luncheon vouchers on electronic format			
Commission for funds transfer on 'Card Menu'	0,7%	0,6%	0,5%
Commission for return the unused funds	0	0	0
Costs related to electronic support used for luncheon vouchers replacement			
Card issuing fee / (per card)	0	0	0
PIN issuing fee / (per card)	0	0	0
PIN change fee / (per card)	0	0	0
Cards delivery fee_one address	0	0	0
Cards delivery fee_multiple addresses (per delivery / per address)	15	15	15
Annual card account administration fee / card	10	8	7
Card renewal fee (at expiring date) / (per card)	0	0	0
Card replacement fee (lost, stolen, damaged, name change) / (per card)	15	12	10
SMS fee for account balance information / (per card)	0	0	0
Annual SMS fee for unused balance / (per card)*	1	1	1
Daily transactional limits			
POS Limit	2.500 lei	2.500 lei	2.500 lei
POS transaction number	8	8	8

Note:

* The product is no longer part of the Bank's active sales offer starting from 01/07/2024, thus, main/additional Visa Business Gold debit cards are no longer issued/reissued/renewed and will be automatically replaced with cards debit Mastercard Business Gold

CREDIT CARDS

CD101 REV.14/2025.10.01



ANNUAL MAINTENANCE FEES

	MASTERCARD Business	VISA co-brand METRO*
Main card	20 euro/ an	5 Lei/ lună
Supplementary card	20 euro/ an	5 Lei/ lună



TRANSACTION FEES

National POS	0	0
International POS	0	0
Cash withdrawal ATM UniCredit Group ¹ and Euronet Romania network ²	0,2% min. 0,1 euro	0,2% min. 0,1 euro
Cash withdrawal national ATM	2,5% min. 5 euro	2,5% min. 5 euro
Cash withdrawal international ATM	2,5% min. 5 euro	2,5% min. 5 euro
POS cash advance at bank/ other banks' counter	4% min. 5 euro	4% min. 5 euro
Balance enquiry at own ATM	0,35 Lei	0
Mini-statement at own ATM	1 Lei	1 Lei
Card blocking (temporary)	0	-
Card blocking (international) ³	50 euro (Mastercard fee)	50 euro
Credit card statement – duplicate	0	0,35 Lei
Card replacement ⁴	20 Lei	20 Lei
PIN replacement	20 Lei	20 Lei
Card renewal	0	-
Receipt copy	Mastercard fee	VISA fee
Emergency card replacement	150 euro	150 euro
Emergency cash disbursement	100 euro	100 euro
Card return – emergency cases ⁵	35 euro	50 euro
Conversion fee	0	2%



TRANSACTION LIMITS

Daily limit POS	8.000 Lei	12.000 Lei
Daily limit internet	8.000 Lei	12.000 Lei
Daily limit ATM	4.000 Lei	8.000 Lei
Daily no. of transactions POS / internet / ATM	10	15



ANNUAL INTEREST RATE

Standard interest rate lei (variable)	26,83%	26,83%
Interest rate for transactions made in METRO locations	-	23,83%
Interest rate for cash withdrawal	26,83%	26,83%
Penalty interest rate lei for cards issued in lei	60%	60%
Penalty interest rate / for unauthorized overdraft / Penalty interest rate for overdue loan caused by unauthorized overdraft - for cards issued in lei	40%	40%



MODUL SMART DATA

Modul Smart Data_File transfer**		
Set up commission/EUR/company (one off)	1.000 euro	-
Maintenance fee/EUR/month/company	800 euro	-
Modul Smart Data_Web based**		
Set up commission/EUR/company (one off)	100 euro	-
Maintenance fee/EUR/month/company	300 euro	-

Notes: *Starting from 01.09.2023, the Visa Metro Co-Brand product is no longer part of the Bank's active sales offer, so no new Visa Metro Co-Brand cards will be issued. Visa Metro Co-Brand credit cards in stock until the effective date of the withdrawal decision from the Bank's sales offer, may still be renewed upon expiration and/or replaced upon request.
**Only for business credit Mastercard cards

¹ UniCredit Group is present in the following countries: Romania, Italy, Austria, Germany, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Russia, Serbia, Slovakia, Slovenia.

² Euronet is a payment processor that owns a network of independent ATM's in Romania, UniCredit Bank partner

³ The card will be included on an international list of stolen/lost cards.

⁴ Lost, stolen, broken, damaged, demagnetized card.

⁵ Lei equivalent at NBR rate from the payment date, applicable only to cards issued by UniCredit Bank captured in own ATMs located outside its branches / agencies

INTEREST RATES RELATED TO CURRENT ACCOUNTS AND SAVING PRODUCTS



SIGHT DEPOSIT WITH VARIABLE INTEREST (% PER YEAR)

	LEI	Euro
Current Account (all currencies)	0,00	0,00
Penalty interest rate for current account unauthorized overdraft*	ROBOR 3M +18%	EURIBOR 3M + 18%
Notes:	*Note: For other currencies than LEI and EURO, the penalty interest rate for current account unauthorized overdraft is 25%.	



TERM DEPOSIT WITH FIX INTEREST RATE (% PER YEAR) WITH OR W/O AUTOMATIC RENEWAL

	LEI	Euro	USD
1 week			
< 50.000	0	0	-
≥ 50.000	3,0	0	-
Minimum opening amount	10.000	5.000	-
1 month			
<50.000	0	1,2	2,2
≥50.000, <150.000	4,0	1,2	2,2
≥ 150.000	4,0	1,2	2,2
Minimum opening amount	10.000	3.000	3.000
3 months			
Interest	5,0	1,7	2,7
Minimum opening amount	10.000	3.000	3.000
6 months			
Interest	5,1	1,9	3,0
Minimum opening amount	10.000	3.000	3.000
12 months			
Interest	5,2	2,0	3,3
Minimum opening amount	10.000	3.000	3.000



SAVING ACCOUNTS THAT ARE NO LONGER IN THE CURRENT OFFER OF THE BANK

Savings accounts with variable interest (% per year)	LEI	Euro
3.000 Lei / 1.000 EUR – 30.000	0,05	0,00
30.001 - 300.000	0,10	0,00
>300.001	0,20	0,00



INTEREST RATES FOR PRODUCTS THAT ARE NO LONGER IN THE CURRENT OFFER OF THE BANK

Current account from Decan package-LEI

1,5%

Term deposit with fixed interest rate (% per year)

	LEI	Euro	USD	GBP
1 month	-	-	-	0,10
2 months	0,50	0,10	-	-
Minimum opening amount	1.000	1.000	-	1.000
3 month	-	-	-	0,10
4 month	0,50	0,10	-	-
Minimum opening amount	1.000	1.000	-	1000
5 month	0,50	0,10	0,10	-
6 month	-	-	-	0,10
Minimum opening amount	1.000	1.000	1.000	1.000
7 month	0,50	0,10	-	-
Interest rate in case of early mature	1,25	0,25	-	-
Minimum opening amount	1.000	1.000	-	-
9 month	0,50	0,10	0,10	0,10
12 month	-	-	-	0,10
Minimum opening amount	500	200	200	1.000

Term deposits with variable interest rate (% per year)

	LEI	Euro
1 month - tranche (Lei / Euro)		
< 5.000 / 1.500	1,90	1,00
> 5.000 - < 10.000 / > 1.500 < 3.000	2,00	1,10
≥10.000 / 3.000	2,10	1,20
3 months - tranche (Lei / Euro)		
< 5.000 / 1.500	2,30	1,00
> 5.000 - < 10.000 / > 1.500 < 3.000	2,40	1,20
≥10.000 / 3.000	2,50	1,30
6 months - tranche (Lei / Euro)		
< 5.000 / 1.500	2,60	1,00
> 5.000 - < 10.000 / > 1.500 < 3.000	2,90	1,30
≥ 10.000 / 3.000	3,00	1,40
9 months - tranche (Lei / Euro)		
< 5.000 / 1.500	1,90	0,50
> 5.000 - < 10.000 / > 1.500 < 3.000	2,10	1,00
≥ 10.000 / 3.000	2,20	1,10
12 months - tranche (Lei / Euro)		
< 5.000 / 1.500	2,90	1,00
> 5.000 - < 10.000 / > 1.500 < 3.000	3,10	1,50
≥ 10.000 / 3.000	3,20	1,60

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