

Products and services available in the package	CONFORT package	ELECTRONIC package	GOLD package
Administration fee for the accounts	Free of charge for all the accounts	Free of charge for all the accounts	Free of charge for all the accounts
Interest rate for the RON current account	Standard	The interest rate granted for RON deposits with one week maturity	The interest rate granted for RON deposits with one week maturity
RON payment orders through A type OTPdirekt – Internet Banking	OTPdirekt standard	50% less than the branch standard	50% less than the branch standard
OTPdirekt – Internet Banking and Contact Center subscription	Free of charge for one user	Free of charge for maximum two users	Free of charge for maximum four users
OTPdirekt – SMS Alert	Free of charge for the month when is activated	Free of charge for the month when is activated and in the next month	Free of charge for the month when is activated and in the next month. After this period, the price will be equal to the minimum standard ¹ fee established for all the OTPdirekt – SMS Alert options available for legal entities.
Visa Business Electron Card²	Issuing fee and monthly administration fee are ZERO for one card, during the validity term of the package	Issuing fee and monthly administration fee are ZERO for one card, during the validity term of the package	Issuing fee and monthly administration fee are ZERO for three cards, during the validity term of the package
Insurance³	-	Free of charge for one insurance for injuries	Free of charge for two insurances for injuries
Interest rate for deposits	-	Interest rates with 0.15 pp higher than the rates available for the deposits constituted in branches, at standard terms \geq 1 month	Interest rates with 0.25 pp higher than the rates available for the deposits constituted in branches, at standard terms \geq 1 month
POS⁴	-	Discount of maximum 10% from standard commission charged by the Bank for the transactions made via POS	Discount of maximum 10% from standard commission charged by the Bank for the transactions made via POS
Gold Card⁵	-	-	Issuing fee and annual administration fee are ZERO.
Intra-banking Direct Debit⁶	Standard	Standard	Standard
Inter-banking Direct Debit	For one supplier who accepts this payment method, with a discount of 25% applied to the standard commission charged by the bank, for each payment.	For one supplier who accepts this payment method, with a discount of 25% applied to the standard commission charged by the bank, for each payment.	For one supplier who accepts this payment method, with a discount of 25% applied to the standard commission charged by the bank, for each payment.

1 The prices established for campaigns/promotions are not considered standard fees

2 VISA Business Electron cards are issued on the account of the legal entities and the users can be shareholders, administrators or any person that is authorized by the legal entity to use the card.

3 Insurance for injuries made for individuals that can be the shareholders or administrators of the legal entities.

4 Is granted if the company complies with the internal regulations of the Bank.

5 The cardholder can be the administrator of the company / the major shareholder or any third party which is empowered by the company to use the card. The card can be issued with zero limit or depending on the specific credit analysis.

6 Irrespectively of the number of the selected suppliers and the number of the invoice owners for whom the payer accepts to pay the bill from his account

