

THE LIST OF COMMISSIONS
LEGAL ENTITIES
SMALL BUSINESSES AND AUTHORIZED INDIVIDUALS

1. This list of commissions is applicable for legal entities and authorized individuals that are classified as Small Businesses, according to Bank's criteria (yearly turnover, exposure towards the Bank, group of companies). The above segmentation is monitored periodically by the Bank and any change of segment will be properly notified to the customer.
2. The list of commissions is applicable for ordinary transactions. The transactions requiring special/ additional services as well as the transactions not included in the List will be supplementary considered.
3. The mail costs and other similar costs, as well as fees and commissions collected by other banks, will be added to the commissions associated to Trade Finance products and services from the current List.
4. The fees and commissions collected by National Bank of Romania/ Transfond for inter-bank transfers in local currency are included in the related commissions, except the cases special stipulated in the List.
5. The currency of the fees and commissions is the same with the currency of the transaction, equivalent of the amount of the commission as mentioned in the current list. In case the transaction currency is not the same with the account currency, the Bank will convert the fees and commissions using the NBR rate applicable for the respective transaction day.
6. The commissions are entirely collected when performing the related transaction. The transactions, for which settlement period exceeds one year, are considered exceptions and in this case the collection of the commissions is performed on the moment settled on the transaction approval time. The fee for issuing letter of guarantees having the availability period less than one year will be charged on the issuance date, and for the ones having the availability period over one year will be charged annually, on the issuance date and on each anniversary date.
7. The commissions will be entirely charged on the applicant. In case that, according to the applicant instructions, the commissions are on beneficiary and the beneficiary refuse to pay them, the Bank will collect the commissions from the applicant of the service within 1 month, after the initial request
8. For the services charged with VAT, the associated fees and commissions presented in the List will stipulate how the VAT is charged.
9. The reverse transactions performed on Bank's initiative are exempt from commissions.
10. The provisions of the current List of Commissions come into force on 15th December 2019.

A. Current account fees

No.	Product / Services	In LEI	In FCY
1.	Opening current account - without access through debit card - with access through debit card	LEI 10 for each account opened LEI 10 for each account opened	LEI 10 for each account opened -
2.	Current accounts maintenance - without access through debit card - with access through debit card - with or without access through debit card, part of "Afacerea mea" Package	LEI 15/account/month LEI 15/account/month FREE	LEI 15/account/month - FREE
3.	Commission for "Afacerea mea" Package	LEI 15 / month	n/a
4.	Direct Debit Collector account maintenance	Free	Free
5.	Open Collector account for fund concentration	Free	Free
6.	Open Collector Account for direct debit	Free	Free
7.	Issuing Account statement - daily (once a day) - on demand (other periods then daily)	Free LEI 10/statement of account	Free LEI 10/statement of account
8.	Closing current account - without access through debit card - with access through debit card	LEI 5 per each account closed LEI 5 per each account closed	LEI 5 per each account closed -
9.	Inactivity fee - current account without access through debit card - current account with access through debit card	LEI 10/account/month LEI 10/account/month	EUR 3/account/month -

B. Cash operations

No.	Product / Services	In LEI	In FCY
1.	Cash withdrawal	0.5% min LEI 2	1% min EUR 5
2.	Cash withdrawal – preferential banknotes	2.5% min LEI 2	2.5% min EUR 5
3.	Cash withdrawal not programmed (not notified to the bank one working day prior to the cash withdrawal), for amounts higher than: RON 35,000 (equiv. FCY) It will be applied over other commission related to cash withdrawals from transactional accounts.	1%	1%
4.	Banknotes exchange	1% min LEI 2	1% min EUR 5
5.	Cash depositing	Free	Free
6.	Cash transportation from bank customers	Negotiable (in LEI)*, based on Agreement	
7.	Cash transportation from bank to customer office	Negotiable (in LEI)*, based on Agreement	

* Subject premises location (In/Out of the City) and number of collection/delivery points, distances, time schedule and urgency.

C. Outgoing payments based on paper payment orders

No.	Product / Services	In LEI	In FCY
1	Outgoing intra-bank payments	LEI 2.5	Free
2	Outgoing inter-bank payments in LEI < 50.000 LEI	LEI 10	-
3	Outgoing inter-bank payments in LEI ≥ 50.000 LEI or urgent	LEI 14	-
4	Outgoing inter-bank payments in EUR towards EU countries, amount paid < 50.000 LEI	-	LEI 10
5	Outgoing inter-bank payments in EUR towards EU countries, amount paid ≥ 50.000 LEI or urgent	-	LEI 14
6	Outgoing inter-bank urgent payments in EUR towards EU countries	-	LEI 14
7	Outgoing inter-bank payments in EUR towards non-EU countries /other FCY, SHA option (SEPA payments included)	-	0.15% min EUR 15 - max EUR 1.000
8	Outgoing inter-bank payments in EUR towards non-EU countries /other FCY, OUR option	-	0.20% min EUR 50 - max EUR 1.000
9	Outgoing inter-bank urgent payments in EUR towards non-EU countries /other FCY, SHA option	-	0.20% min EUR 50 - max EUR 1.000
10	Outgoing inter-bank urgent payments in EUR towards non-EU countries /other FCY, OUR option	-	0.20% min EUR 85 – max EUR 1.000
11	Outgoing payments related to execution of garnishment	0.12% min LEI 16 – max LEI 28	Not applicable

D. Standing order payments - counter

No.	Product / Services	In LEI	In FCY
1.	Intra-banking standing order payments	Free	Free
2.	Inter-banking standing order payments in LEI < 50.000 LEI	4 LEI / transfer	-
3.	Inter-banking standing order payments in LEI ≥ 50.000 LEI or urgent	12 LEI / transfer	-

E. Outgoing payments using e-bancomea and payments initiated through TPP (Third Party Provider)*

No.	Product / Services	In LEI	In FCY
1.	Outgoing intra-bank payments	Free	Free
2.	Outgoing inter-bank payments in LEI < 50.000 LEI	LEI 5	-
3.	Outgoing inter-bank payments in LEI ≥ 50.000	LEI 8.4	-
4.	Outgoing inter-bank payments in EUR towards EU countries, amount paid < 50.000 LEI	-	LEI 5
5.	Outgoing inter-bank payments in EUR towards EU countries, amount paid ≥ 50.000 LEI	-	LEI 8.4
6.	Outgoing inter-bank payments in EUR towards non-EU countries /other FCY, SHA option (SEPA payments included)	-	0.15% min EUR 15 - max EUR 1.000
7.	Outgoing inter-bank payments in EUR towards non-EU countries /other FCY, OUR option	-	0.20% min EUR 50 - max EUR 1.000

* Payments initiated through Third Party Providers (TPP) will be applied the same payment commissions ordered using E-bancomea

F. Incoming payments

No.	Product / Services	In LEI		In FCY
1.	Incoming payment Inter-banking	Amount	Commission Amount	Free
		0 – 50 LEI	1 LEU	
		51 – 1.000 LEI	2.50 LEI	
		1.001 – 50.000 LEI	3.00 LEI	
		Over 50.000 LEI	4.00 LEI	
2.	Incoming payment Intra-banking	Free		Free

G. Funds Transfers related services

No.	Product / Services	In LEI	In FCY
1.	Investigations for incoming/outgoing payments (includes payment confirmation)	LEI 15	EUR 35
2.	Application for Cancellation/Modification of payment orders	LEI 15	0.15% min EUR 25 - max EUR 100
3.	IBAN repair for incoming payment	Not applicable	EUR 5
4.	Intra-bank Direct debit - Payers - Collectors	Free LEI 1.5/successfully executed instruction	Free LEI 1.5/successfully executed instruction

H. Funds Transfers based on debit instruments (checks, bills of exchange, promissory notes)

No.	Product / Services	In LEI		In FCY
1.	Outgoing payment Intra-banking	Free		Free
2.	Outgoing payment Inter-banking	Debit Instruments settled electronically	LEI 10	Free
		Debit Instruments settled on paper	LEI 13	
3.	Incoming payment Intra-banking	Free		Free
4.	Incoming payment Inter-banking	Free		Free

I. Other operations with debit instruments (checks, bills of exchanges, promissory notes)

No.	Product / Services	In LEI		In FCY
1.	Remittance for collection	LEI 3		0.20% min 15 EUR - max 100 EUR
2.	Issuing of debit instruments for bank's customers	2 LEI/5 instruments		0.15% min 35 EUR – max 1.000 EUR
3.	Instruments given back as not paid	Free		Only the correspondent banks' commission
4.	Confirmation of instruments authenticity	Not applicable		EUR 30
5.	Payment refusal of debit instruments	Debit Instruments settled electronically	LEI 10	Not applicable
		Debit Instruments settled on paper	LEI 13	
6.	Instrument certification	LEI 10 + VAT		EUR 10 + VAT

J. Other Operations

No.	Product / Services	In LEI	In FCY
1.	Issuing performance letters for customers	EUR 10 + VAT	EUR 10 + VAT
2.	Information supplied to auditors	EUR 30 + VAT	EUR 30 + VAT
3..	Foreign currency conversion	Free	Free
4..	Supply of commercial and banking information	EUR 30 + VAT	EUR 30 + VAT
5.	Supply of pre-printed forms	Free	Free
6.	FNIP data base enquiries at client request	LEI 3 + VAT	LEI 3 + VAT
7.	Handing over the Answer to the Beneficiary of the Performance Guarantee Account	30 LEI/answer	
8.	E-bancamea monthly maintenance	LEI 10	LEI 10
9.	E-bancamea Digipass	Free	Free
10.	SWIFT message	Free	Free
11.	SWIFT message copy	EUR 3	
12.	Verification/Confirmation of authorized signatures, upon request (excluding for letters of guarantees and modifications)	EUR 25 + VAT	
13.	Confirmation codes required for the fax/e-mail banking contract	Package with 150 codes - 150 RON Package with 200 codes - 200 RON	
14.	Monthly subscription "SMS alert"	5 RON/account	

K. Trade Finance related products and services

No.	Product / Services	In LEI	In FCY
1. Conditioned payment orders/ Documentary payment orders – ISSUED			
1.1	Issuing commission	EUR 60	EUR 60
1.2	Amendment	EUR 20	EUR 20
2. Conditioned payment orders/ Documentary payment orders – RECEIVED			
2.1	Advising/Notification	0.1% min EUR 50 - max EUR 500	0.1% min EUR 50 - max EUR 500
2.2	Amendment	EUR 25	EUR 25
3. LETTER OF CREDIT – RECEIVED			
3.1	Advising / Increasing / Extension	0.15% min EUR 75	0.15% min EUR 75
3.2	Remittance to another bank	EUR 40 + VAT/operation	EUR 40 + VAT/operation
3.3	Payment/Negotiation/Checking of documents (in BROM books)	0.2% min EUR 75	0.2% min EUR 75
3.4	Documents handling (in other bank books)	0.10% min EUR 50	0.10% min EUR 50
3.5	Transfer of L/C	0.25% / quarter or fraction min EUR 75	0.25% / quarter or fraction min EUR 75
3.6	Amendments (other than increasing/extension)	EUR 35/ operation	EUR 35/ operation
3.7	Confirmation/extension/increase	Negotiable on a case by case basis min. 0.25% / quarter or fraction min EUR 75	Negotiable on a case by case basis min. 0.25% / quarter or fraction min EUR 75
3.8	Acceptance/deferred payment (for L/C confirmed by BROM)	0.15% min EUR 75	0.15% min EUR 75
3.9	Release of unpaid documents	20 EUR + postal fees + VAT	20 EUR + postal fees + VAT

No.	Product / Services	In LEI	In FCY
4. Assignment of LETTER OF CREDIT			
4.1	Notification/Advising	EUR 70	EUR 70
4.2	Amendments	EUR 25	EUR 25
4.3	Payment	0.20% min EUR 75	0.20% min EUR 75
5. INCASSO - EXPORT			
5.1	Remittance of clean documents for acceptance	0.20% min EUR 30	0.20% min EUR 30
5.2	Remittance of shipping documents against payment	0.20% min EUR 30	0.20% min EUR 30
5.3	Remittance of documents free of payment If the collection is through Banca Romaneasca the VAT is not charged.	0.15%, min EUR 30 + VAT	0.15%, min EUR 30 + VAT
5.4	Amendments If the collection is through Banca Romaneasca the VAT is not charged.	EUR 35 + VAT	EUR 35 + VAT
5.5	Investigations	EUR 15 + VAT	EUR 15 + VAT
6. INCASSO - IMPORT			
6.1	Advising incasso import	0.15% min EUR 20	0.15% min EUR 20
6.2	Remittance of unpaid/refused documents	EUR 20 + postal fees	EUR 20 + postal fees
6.3	Advise of documents "free of payment"	0.15% min EUR 20	0.15% min EUR 20
6.4	Payment	0.15% min EUR 30	0.15% min EUR 30
6.5	Amendment	EUR 25	EUR 25
6.6	Release of documents "free of payment"	EUR 30	EUR 30
7. Other INCASSO operations			
7.1	Investigation for payment/collection	EUR 20	EUR 20
7.2	Documents kept more than 3 months since advising	EUR 30 + VAT/quarter or fraction	EUR 30 + VAT/quarter or fraction
8. LETTER OF GUARANTEE - ISSUED			
8.1	Analysis fee for issuing L/G	Min. EUR 0 Max. EUR 200	Min. EUR 0 Max. EUR 200
8.2	Issuing/extension fee for L/Gs	1. Guarantees with 0% risk level: 0.25% / quarter min. EUR 20 2. Other guarantees: 0.75% / quarter min EUR 30	1. Guarantees with 0% risk level: 0.25% / quarter min. EUR 20 2. Other guarantees: 0.75% / quarter min EUR 30
8.3	Payments related to execution of L/Gs	0.5% min. EUR 85	0.5% min. EUR 85
8.4	Amendments	EUR 40	EUR 40
8.5	Endorsement of commercial papers	0.75% /quarter or fraction min EUR 100	0.75% /quarter or fraction min EUR 100

No.	Product / Services	In LEI	In FCY
9. LETTER OF GUARANTEE - RECEIVED			
9.1	Advice/remittance to the beneficiary of the received L/Gs (including amendments)	EUR 75 + VAT	EUR 75 + VAT
9.2	Request of payment in execution for received L/Gs	0.15% min EUR 60	0.15% min EUR 60
9.3	Commitment issuance/undertaking based on a guarantee/counter-guarantee received	negotiable on a case by case basis min. issuing fees	negotiable on a case by case basis min. issuing fees
9.4	Verification of authorized signatures for L/Gs / modifications received directly by the bank customers	EUR 75 +VAT for signature verification EUR 25 +VAT for modification	EUR 75 +VAT for signature verification EUR 25 +VAT for modification