BCR tariffs for legal entities

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1. ACCOUNTS

	Commission name	Commission level
1.	Accounts	
1.1.	Account opening	Free
1.2.	Current account administration	25 LEI or equiv./current account/month
1.3.	Special account administration	Free / 12,5 LEI for accounts opened in the program related to GEO 130/2020 / 25 LEI for accounts opened in the HORECA program
1.4.	Account statement	Free/1 monthly statement
1.5.	Additional current account administration fee*	
	- Accounts in LEI	0 LEI/day for each tranche up to LEI 12 mil. exceeding the balance of LEI 2,000 mil. calculated for the cumulative balance of current accounts in LEI
	- Accounts in EUR	0 EUR/day for each tranche up to EUR 2.5 mil. exceeding the balance of EUR 5 mil., calculated for the cumulative balance of current accounts in EUR
	- Accounts in USD	0 EUR/day for each tranche up to EUR 2.5 mil. or equivalent exceeding the balance of EUR 150 mil. or equivalent, calculated for the cumulative balance of current accounts in USD
	- Foreign currency accounts	0 EUR/day for each tranche up to EUR 2.5 mil. or equivalent exceeding the balance of EUR 20 mil. or equivalent, calculated for the cumulative current account balance in the same currency
2.	Deposits	
2.1.	Opening a term deposit	Free
2.2.	Liquidating a term deposit	Free
2.3.	Opening an escrow deposit	Negotiable
2.4.	Opening a collateral deposit to guarantee bonds towards third parties (e.g. performance bonds)	50 LEI
2.5.	Opening a collateral deposit to guarantee the administrator's good performance	15 LEI

2. CASH OPERATIONS

	Commission name	Commission level
1.	Cash deposits in LEI in own accounts, including coins (from empowered/legal representatives)	1%, min. 30 LEI
2.	Coin deposit into account (amounts ≥ 10 LEI)	2%
3.	Cash deposits in FCY in own accounts (from empowered/legal representatives)	2% min. 30 LEI
4.	Cash deposit in other clients' account[1]	According to the fee tariff applicable to retail clients
5.	Cash receipts in LEI from individuals other than empowered/legal representatives	
	0-100 LEI, including	Free
	over 100 LEI	2 LEI
6.	Cash withdrawals[2]	
	- withdrawals below threshold OR scheduled cash withdrawals above threshold	2,5% min. 30 LEI
	- unscheduled withdrawals above threshold, including[3]	2,5% min. 30 LEI
7.	Account Management Services and Collection, Processing, Remittance of Cash Values	Negotiable

3. NON-CASH OPERATIONS

	Commission name	Commission level			
1.	Non-cash operations in LEII				
1.1.	Operations by payment order				
1.1.1.	Receipts - collateral deposit accounts[4]	Free			
	Receipts - other accounts	INTRABANK (BCR - BCR TRANSFER)		INTERBANK (OTHER BANKS FROM ROMANIA – BCR TRANSFER)	
1.1.2.	0 - 100 LEI, excluding	Free		Free	
	Over 100 LEI, excluding	2 LEI		4 LEI	
1.1.3.	Payments - collateral deposit accounts for liquid assets deposited by legal entities in the process of incorporation	Intrabank (BCR - BCR transfer)		Interbank (BCR -other banks from Romania transfer)	
		Electronic	Paper based	Electronic	Paper based
		N/A	free	N/A	30 LEI* or **

	Payments - other accounts	Intrabank (transfer BCR - BCR)		Interbank (BCR -other banks from Romania transfer)	
		Electronic	Paper based	Electronic	Paper based
1.1.4.	Low-value payments: 0 to 50.000 LEI, excluding	2 LEI	30 LEI	6 LEI*	30 LEI* sau **
	High-value payments: 50.000 LEI and above, or urgent payments			12 LEI**	
	Instant interbank payments in lei, through George /George Business 0 – 50.000 LEI, excluding	N/A		6 LEI*	N/A
1.1.5.	Outgoing payments in LEI outside Romania	N/A		including (BCR - other banks outside Romania transfer)	
	To countries from the European Union[5]			Electronic	Paper based
	0 - 50.000 LEI, excluding			6 LEI**	30 LEI**
	Over 50.000 LEI, including			12 LEI**	
	- To countries outside the European Community[5]			0,15% min. 25 EUR max. 800 EUR	0,20% min. 25 EUR max. 800 EUR
1.1.6	Fee for processing garnishments payments	Intrabank (BCR - BCR transfer)		including (BCR - Commission level)	
	0 - 100 LEI, including	15 LEI		15 LEI*	
	Over 100 LEI	60 LEI		60 LEI* or **	
1.2.	Operations through debit instruments				
1.2.1	Incoming payments	Intrabank (BCR - BCR transfer)		Interbank (other banks from Romania – BCR transfer)	
	0 - 500 LEI, including	4 LEI		4 LEI***	
	Over 500 LEI	6 LEI		7,5 LEI***	
1.2.2.	Additional fee for processing debit instruments in old format, with interbank settlement	Intrabank (BCR - BCR transfer)		Interbank (other banks from Romania – BCR transfer)	
		N/A		7 LEI	
1.2.3.	Payments - other accounts	Intrabank (BCR - BCR transfer)		Interbank (BCR - other banks from Romania transfer)	
	0 - 1.000 LEI, including	4 LEI		7 LEI	
	1.000 - 50.000 LEI, excluding	7 LEI		10 LEI	
	Over 50.000 LEI, including	10 LEI		13 LEI	
1.2.4.	Fee for issuing debit instrument	Free			
1.2.5.	Fee for interbank debit instrument with electronic compensation, partially refused for payment	Intrabank (BCR - BCR transfer)		Interbank (BCR - other banks from Romania transfer)	
		N/A		0 LEI****	
2.	Non-cash operations in foreign currency through payment order				
2.1.	Incoming payments	Free			
2.2.	Payments in EUR to countries from European Community (SEPA)[5]	Intrabank (BCR - BCR transfer)		Interbank (BCR - other banks transfer)	
		Electronic	Paper based	Electronic	Paper based
	0 - 50.000 LEI, excluding	2 LEI	30 LEI	6 LEI	30 LEI
	Over 50.000 LEI, including	2 LEI		12 LEI	
2.3.	Payments in EUR to countries outside the European Community5/ in other currency regardless of the country (non-SEPA)	Electronic		Paper based	
		0,15% min. 25 EUR max. 800 EUR		0,20% min. 25 EUR max. 800 EUR	
2.4.	Fast Intra-group payments in EUR (FIT Payments)[7]				
	0 - 50.000 LEI, excluding	6 LEI			
	Over 50.000 LEI, including	12 LEI			
2.5.	Guaranteed fee for payments initiated with the OUR option				
	0 - 12.500 EUR, including	15 EUR			
	12.500 - 50.000 EUR, including	30 EUR			
	over 50.000 EUR	100 EUR			
2.6.	Emergency fee for foreign payments	35 EUR			
3.	Direct Debit				
3.1.	Payments	Intrabank (BCR - BCR transfer)		Interbank (BCR - other banks from Romania transfer)	
		LEI	Currency	LEI	
		Free	1,5 EUR	Free	
3.2.	Incoming payments	Intrabank (BCR - BCR transfer)		Interbank (other banks from Romania – BCR transfer)	
		LEI	Currency	LEI	
		2,5 LEI	Negotiable	2,5 LEI*****	
3.3.	Fee for direct debit instruction (IDD) refused due to insufficient funds, collected from the client who is paying	Intrabancare (transfer BCR - BCR)		Interbank (BCR - other banks from Romania transfer)	
		Free		Free	
3.4.	Fee for direct debit instruction (IDD) refused, collected from the beneficiary	Negotiable*****			

4.	Standing order (scheduled payment)				
4.1.	Payments - other accounts	Intrabank (BCR - BCR transfer)		Interbank (BCR - other banks from Romania transfer)	
		LEI	Currency	LEI	
	0 - 50.000 LEI, excluding	2 LEI	5 EUR	6 LEI*	
	over 50.000 LEI, including			12 LEI**	
5.	Other operations				
5.1.	Fee for transfers between several accounts of the same customer in interbank system	Free			
5.2.	Transfer of amounts representing salaries, bonuses, dividends etc. from a dedicated payment account	Intrabank (BCR - BCR transfer)		Interbank (BCR - other banks from Romania transfer)	
		Electronic	Paper based	Electronic	Paper based
		Free	Free	Standard fee	
5.3.	Validation of checks in LEI	10 LEI / CEC			
5.4.	Annulment/modification/investigations of a cross-border payment order upon originator request[8]	0******+fees of correspondent banks			
5.5.	Investigation of incoming payments in foreign currencies that are incorrect/incomplete	30 EUR			
5.6.	Investigation of payment orders in LEI	20 LEI			

4. ELECTRONIC BANKING SERVICES

	Commission name	Commission level
1.	MultiCash installation (initial installation, telephonic assistance, training, upgrade)	Free
2.	MultiCash reinstallation (reinstallation, modifications and/or service due to client-generated causes)	Free
3.	Maintenance fee for individual electronic banking service (MultiCash/ George12/ George Business)	20 EUR/month equiv. LEI
4.	Maintenance fee for George Business group leader	20 EUR/month equiv. LEI
5.	Maintenance fee for MultiCash/ George Business group member	10 EUR/group member/month equiv. LEI
6.	Token replacement fee	10 EUR/token
7.	Amendment/Cancellation of a Standing Order	Free
	Monthly Fee for BCR Alert Plus Service	5 LEI/ current account/month
	Fee for SMS – over the monthly limit included in the subscription	0,8 LEI/SMS
8.	George service for Online Operations	
	Usage fee for George service[9]	35 LEI/month
	Monthly fee for the use of George Info Alert Service	Free
	Fee for SMS	0,5 LEI/SMS
	Activation of the Transactional history Extraoption for 7 years in Internet Banking, Mobile Banking (George)	30 LEI

5. ROPAY*

	Type of Fee**	Intrabank	Interbank
1.	Fee on receipts RoPay via Cash Desk/POS/P2B Sticker/ Invoice	0,17%	0,29%
2.	Fee on receipts RoPay via e-commerce	0,27%	0,39%
3.	Fee for RoPay payments - legal entities	Free of charge***	
4.	Refund fee RoPay	Free of charge	
5.	Refund fee > 30 days from the date of payment	Free of charge***	

*The fees mentioned apply to clients in the Microenterprise segment (Legal Entities with a turnover of less than 1 million Euro).
For clients in the corporate segment (Legal Entities with a turnover of more than 1 million Euro), RoPay fees will be charged based on the client's evaluation and profile, either as a percentage of the transaction value or as a fixed fee.
**The fee is charged as a percentage of the transaction amount.
***Processing fee will be added for instant payments 0.51 lei.

	Type of Fee**	Commission level	Comments
1.	Terminal rent fee and support services POS RoPay without printer	5.10 EUR+TVA/POS/ monthly	It will be charged monthly automatically from the current account opened at BCR for the previous month in RON equivalent on the invoicing date
2.	Terminal rent fee and support services POS RoPay with printer	9.50 EUR+TVA/POS/ monthly	

Details:
1.The fee is calculated based on the number of POS terminals installed, according to the Bank's records, for which at least 30 days have elapsed since the installation date.
2.The fee is charged in the current month for the previous calendar month.
3.The fee is subject to VAT, and the invoice will be issued by the Bank through the Romanian e-Invoice (e-Factura) system.

6. OTHER PRODUCTS AND SERVICES

	Commission name	Commission level
1.	Maintenance fee for IDEAL BCR Package. The product is no longer part of the Bank's active sales offer, the related fee applies exclusively to ongoing contracts.	60 LEI/month
2.	Custom duties electronic clearing	EUR 15/month LEI equivalent/customs office
3.	TrezoNet BCR service	
	- monthly subscription	150 LEI/month
	- commission for issuance of payment order for State Treasury on behalf and on the account of the client	10 LEI/payment order
4.	Account statements through SWIFT messages for clients	100 LEI/month/account (equiv. in account currency)
5.1	Commission for statement of accounts duplicates[10]	25 lei/1 duplicate monthly statement
5.2	Commission for duplicates for other documents[10]	25 lei + VAT/1 duplicate monthly statement
6.	Confirmation commission through signature/ stamp for account statements, duplicates, payment orders related to electronic transactions	5 LEI/document
7.	**George for your business, dedicated to legal entities with a turnover of up to 1 million EUR** (or LEI equivalent). **The monthly administration fee for the George package for your business automatically** adjusts to the number and type of transactions performed in the previous month; additional discounts are granted depending on the intensity/complexity of the relationship with the Bank, as follows:	
7.1.	Products and services included for free in the George Package for your business*	
	•current account administration fee included in Package	Free
	•current account administration fee for additional LEI/foreign currency account, included in the Package	
	•George internet banking service maintenance fee	
	•Business debit card included in Package Issuance fee Renewal fee Annual maintenance fee	
	•Incoming payments order, including debit instruments, unlimited	
	•Electronic payments in LEI (intrabank and interbank, within Romania), including debit instruments initiated through the George internet banking service, unlimited	Free**
	•SEPA foreign currency electronic payments initiated through George internet banking service, unlimited	Free**

	Depending on the number of electronic payments made through the George*** internet banking service in a month			
7.2.1.	Minimum	Maximum	Standard Package administration fee	Package administration fee with a discount of maximum 50%, at fulfilling of all the criteria from 7.3)
	0	5	59 LEI	29,5 LEI
	6	9	99 LEI	49,5 LEI
	10	19	139 LEI	69,5 LEI
			199 LEI	99,5 LEI
7.2.2.	For entities set up no more than 11 months prior to the account opening application, the Package administration fee is **free for a period of 12 months from the date of opening George Package for your business.** For entities registered 12 months prior to the account opening application, the Package administration fee is free for a period of 1 month from the date of opening **George Package for your business**.			

	Discounts applied to the standard Package administration fee from point 7.2.1.	Discount level
7.3.	•A minimum of 75% of the turnover received through BCR****	20%
	•Salaries payments through BCR based on the Salary Payment Agreement *****	20%
	•POS/RO-PAY//Credit Card******	10%

*For the other banking operations which are not mentioned, the standard level of fees from the current tariff applies, to the respective operations/services
** Within the tranche corresponding to the Package administration fee according to point 7.2.1 the Fee Waiver does not apply to processing fees through a clearing/ settlement system
*** Electronic payments are defined as all payments executed through the George internet banking service: intrabank and interbank payments within Romania; direct debit and standing order payments; SEPA currency payments; and electronic payments made with debit instruments (IDEB)
**** The turnover percentage through the Bank is determined by reporting the monthly incoming payments to the last turnover available to the Bank from public sources (divided to the number of months related to the reporting period, e.g.: the turnover published on 30.06 is divided by 6); the monthly incoming payments through the Bank take into consideration the period between the calendar date "D" of George for your business opening until the D-1 of the following month, in which the commission is charged; in the case of clients who do not have turnover or it is not found in public sources, the incoming payments reporting will be made at a minimum of 60,000 lei per month, excluding transfers between own accounts.
***** In the case of companies for which the number of employees cannot be determined from public sources, the discount will be applied only if the condition of salary transfer for at least 30 employees is fulfilled, under a signed PBS agreement.
******Discount applies to customers who purchase and use a POS terminal, or to customers who have an active BCR Credit Card

8.	Grant Management Package	Free for 24 months from the moment the package is opened, after that 119 LEI/month.
	Products and services included for free within the Grant Management Package*	
	• Current account administration fee included in the Package	Free
	• Grant Management Account administration fee included in the Package	
	• George Business internet banking service maintenance fee	
	• Annual maintenance fee for the Business Debit Card included in the package	
	• Incoming payments via payment order	
	• Electronic payments in LEI (intrabank and interbank, within Romania), unlimited	

*For banking operations not mentioned above, the standard commission levels from this tariff apply, corresponding to the respective operations/services.

9.	**George for your business, dedicated to legal entities with a turnover of over 1 million EUR (or LEI equivalent). The product is no longer part of the Bank's active sales offer, the related fee applies exclusively to ongoing contracts.** **George for your business** (includes current account, debit card and George Internet banking service); the administration fee for the service Package related to the account. **George for your business** automatically adjusts to the number and type of transactions performed in the previous month; additional discounts are granted depending on the intensity/complexity of the relationship with the Bank, as follows:	
9.1.	Commissions included in the administration fee of George for your business*	
	•current account administration fee included in Package	Free
	•Internet banking service maintenance fee for George/George Business	
	•Business debit card Issuance fee Renewal fee Annual maintenance fee	
	•Incoming payments order - unlimited	
	•Electronic payments initiated through the George internet banking service/George Business (intrabank and interbank, within Romania territory) unlimited	Free**

9.2.1.	Depending on the number of electronic payments made through the George*** internet banking service in a month			
	Minimum	Maximum	Standard Package administration fee	Package administration fee with a discount of maximum 50%, at fulfilling of all the criteria from 7.3)
	0	4	49 LEI	24,5 LEI
	5	9	79 LEI	39,5 LEI
	10	19	129 LEI	64,5 LEI
	20	49	169 LEI	84,5 LEI
	50	99	269 LEI	134,5 LEI
	100	199	299 LEI	149,5 LEI
	200+	****	349 LEI	174,5 LEI

9.2.2.	For entities set up no more than 11 months prior to the account opening application, the Package administration fee is free for a period of **12 months from the date of opening George for your business.** For entities registered 12 months prior to the account opening application, the Package administration fee is free for a period of **1 month from the date of opening George for your business.**	
9.3.	Discounts applied to the Package standard administration fee from point 7.2	Discount level
	•Payments initiated only through the George internet banking service (all payments are electronic)	5%
	•Salaries payments through BCR based on the Salary Payment Agreement	25%
	•Usage of POS/e-commerce for at least 50% of the total value of card transactions	10%
	•A minimum of 75% of the turnover received through BCR*****	10%

*For the other banking operations which are not mentioned, the standard level of fees from the current tariff applies, to the respective operations/services
** Within the tranche corresponding to the Package administration fee according to point 7.2.1
*** Electronic payments are defined as all payments executed through the George internet banking service (intrabank and interbank payments within Romania) and direct debit and standing order payments
****In the event that the number of electronic payments processed surpasses 500 per month, the Bank reserves the prerogative to adjust the George for your business to a preferential pricing scheme, customized to the Client's individual transactional characteristics
**** the turnover percentage through the Bank is determined by reporting the monthly incoming payments to the last turnover available to the Bank from public sources (divided to the number of months related to the reporting period, e.g: the turnover published on 30.06 is divided by 6); the monthly incoming payments through the Bank take into consideration the period between the calendar date "D" of George for your business opening until the D-1 of the following month, in which the commission is charged; in the case of clients who do not have turnover or it is not found in public sources, the incoming payments reporting will be made according to the monthly incoming payments average through the Bank accounts for customers in the same category

7. OTHERS

	Commission name	Commission level
1.	Consultation of the CIP data base	8 LEI + VAT/client entity
2.	Consultation of CRB archive (for other purposes than obtaining credits)	10 LEI + VAT
3.	Confirmation of balances in favour of clients at their own request or at the request of audit companies, at a specified date	25 EUR or equiv./request + VAT
4.	Electronic correspondence fee	10 EUR/month + VAT*

George Business Start, Dinamic, Flux, Compas Current Account Packages, dedicated to SME legal entities with a turnover of 1-3 million EUR (or LEI equivalent)

George Business Start, Dinamic, Flux, Compas current account packages include a maximum of 3 current accounts (of which at least one current account must be in LEI), a debit card, and George Business electronic banking service.

	George Business START	**George Business DINAMIC**	**George Business FLUX**	**George Business COMPAS**
Package maintenance fee	100 LEI/month	150 LEI/month	250 LEI/month	400 LEI/month
Components				
Current account (maximum number)	3	3	3	3
Electronic banking	1	1	1	1
LEI debit card (mandatory when opening the package)	1	1	1	1
Card type	BCR Visa Business LEI, BCR MasterCard Business LEI, MasterCard George Business LEI	BCR Visa Business LEI, BCR MasterCard Business LEI, MasterCard George Business LEI	BCR Visa Business LEI, BCR MasterCard Business LEI, MasterCard George Business LEI, MasterCard Business Gold LEI	BCR Visa Business LEI, BCR MasterCard Business LEI, MasterCard George Business LEI, MasterCard Business Gold LEI
Initial card issuance fee and annual maintenance fee	√	√	√	√
Unlimited transactions included in the package				
LEI Intrabank incomings (PO)	√	√	√	√
LEI Intrabank payments online (PO), including salary payments.				
FCY Intrabank incomings (PO)				
FCY Interbank incomings (PO)				
FCY Intrabank payments online (PO).				
Transactions included in the package				
LEI Interbank incomings (PO)	25 trz/month	200 trz/month	200 trz/month	200 trz/month
LEI Interbank payments online (PO), including salary payments*				
FCY Interbank payments online (PO) with "SHA"** option, including FIT payments	0	0		
LEI Intrabank incomings through debit instruments	0	0	0	
LEI Interbank incomings through debit instruments*	0	0	0	
LEI Intrabank payments through debit instruments	0	0	0	
LEI Interbank payments through debit instruments	0	0	0	
Additional discounts for transactions exceeding the previously mentioned threshold* **				
LEI Interbank payments online (PO), including salary payments*	25%	25%	25%	25%
FCY Interbank payments online (PO) with "SHA"** option, including FIT payments[7]				
Intrabank incomings through debit instruments				
Interbank incomings initiated electronically (OP) including debit instruments*				
LEI Intrabank payments through debit instruments				
LEI Interbank payments through debit instruments				

For other Bank Services which are not specified in the Package, standard taxes and fees shall apply, according to the applicable taxes and fees from the current tariff.
*Clearing/settlement processing fees are the responsibility of the Client.
** The guaranteed fee for payments initiated with the OUR option and the urgent fee for foreign currency payments are not included in the Package. The standard commission rates from the current tariff apply to these transactions.
*** In the case of transactions that exceed the maximum transaction limit included in the package, per month, a 25% discount will be applied compared to the Bank's standard taxes and fees.

5.	Fees for bank details confirmation (signature specimens, authorized persons, IBANs, etc.)	50 LEI + VAT
6.	Fees for sending documents by express courier	the value of the services invoiced by the express courier service provider + VAT
7.	Fee for providing documentation related to setting up a garnishment on account	50 LEI /request + VAT
8.	Fee for checking the validity of the power of attorney	40 LEI + VAT
9.	MJ fee for registering notices in the RNPM	The values of the MJ fee due to the state budget for the registration of guarantee notices in the RNPM are those stipulated by the legal regulations and can be found at the following addresses: www.mj.romarhiva.ro or www.co.romarhiva.ro**
10.	Fee for the Bank to obtain the Applicant's RECOM certificate online	40 LEI/query

8. CARDS

	Commission name	Commission level								
1.	Debit cards									
	Card type	MasterCard Corporate LEI	Visa Infinite Business LEI	BCR Visa Business LEI****	MasterCard Business Gold LEI	BCR MasterCard Business LEI****	MasterCard George Business LEI***	MasterCard Corporate EUR	BCR MasterCard Business EUR	BCR VISA Business USD
	Currency	LEI	LEI	LEI	LEI	LEI	LEI	EUR	EUR	USD
	Card usage area	National and international	National and international	National and international	National and international	National and international	National and international	National and international	National and international	National and international
	Minimum amount for opening a card account	0 LEI	0 LEI	0 LEI	0 LEI	0 LEI	0 LEI	0 EUR	100 EUR	100 USD
	Minimum outstanding	0	0	0	0	0	0	0	0	0
1.1.	Card issuing									
	- initial	200 LEI	200 LEI	15 LEI/card	20 LEI/card	15 LEI/card	15 LEI/card	50 EUR/card	5 EUR/card	10 USD/card
	- renewal									
	- additional for authorized user									
	- subsequent issuing for lost, stolen, damaged, demagnetized card								10 EUR/card	
1.2.	Yearly maintenance[11]	200 LEI/card	200 LEI/card	40 LEI/card	40 LEI/card	40 LEI/card	40 LEI/card	50 EUR/card	30 EUR/card	30 USD/card
1.3.	Cash withdrawal in Romania									
	- from BCR counters	0,5 % min. 5 LEI	0,5 % min. 5 LEI	0,5 % min. 5 LEI	0,5 % min. 5 LEI	0,5 % min. 5 LEI	0,5 % min. 5 LEI	operation not allowed	operation not allowed	operation not allowed
	- from BCR ATMs	0,5 % min. 1 LEI/ transaction	0,5 % min. 1 LEI/ transaction	0,5 % min. 1 LEI/ transaction	0,5 % min. 1 LEI/ transaction	0,5 % min. 1 LEI/ transaction	0,5 % min. 1 LEI/ transaction	1,75 % min. 5 EUR/ transaction	1,75 % min. 5 EUR/ transaction	1,75% min. 5 USD/ transaction
	- from other banks' counters and ATMs	1% + 5,5 LEI/ transaction	1% + 5,5 LEI/ transaction	1% + 5,5 LEI/ transaction	1 % + 5,5 LEI/ transaction	1 % + 5,5 LEI/ transaction	1 % + 5,5 LEI/ transaction			
1.4.	Cash withdrawal outside of Romania									
	- Erste Group ATMs[7]	0,5 % min. 1 LEI/ transaction	0,5 % min. 1 LEI/ transaction	0,5 % min. 1 LEI/ transaction	0,5 % min. 1 LEI/ transaction	0,5 % min. 1 LEI/ transaction	0,5 % min. 1 LEI/ transaction	1,75 % min. 5 EUR/ transaction	1,75 % min. 5 EUR/ transaction	1,75% min. 5 USD/ transaction
	- other ATMs	1% + 5,5 LEI/ transaction	1% + 5,5 LEI/ transaction	1% + 5,5 LEI/ transaction	1% + 5,5 LEI/ transaction	1% + 5,5 LEI/ transaction	1% + 5,5 LEI/ transaction			
1.5.	Goods/services purchase	free	free	free	free	free	free	free	free	free
1.6.	Conversion fee for transactions in a currency other than the card account currency	2,5%	2,5%	2,5%	2,5%	2,5%	2,5%	2,5%	2,5%	2,5%
1.7.	Fee for balance query at BCR ATMs	0,2 LEI/ transaction	0,2 LEI/ transaction	0,2 LEI/ transaction	0,2 LEI/ transaction	0,2 LEI/ transaction	0,2 LEI/ transaction	0,1 EUR/ transaction	0,1 EUR/ transaction	0,1 USD/ transaction
1.8.	Blocking stolen/lost card	free	free	free	free	free	free	free	free	free
1.9.	PIN renewal	free	free	free	free	free	free	free	free	free
1.10.	PIN changing fee at ATM	free	free	free	free	free	free	free	free	free
1.11.	Unjustified transaction contestation fee	30 LEI/ transaction	30 LEI/ transaction	30 LEI/ transaction	30 LEI/ transaction	30 LEI/ transaction	30 LEI/ transaction	10 EUR/ transaction	10 EUR/ transaction	10 USD/ transaction
1.12.	Delivery of card by courier fee	15 LEI								

2.	Credit cards			
	Card type	BCR MasterCard Corporate LEI	BCR VISA Business LEI	BCR MasterCard Corporate EUR
	Currency	LEI	LEI	EUR
	Card usage area	National and international	National and international	National and international
2.1.	Card account opening	free	60 LEI	free
2.2.	Card issuing – initial, renewal and additional for authorized user	200 LEI	20 LEI	50 EUR
2.3.	Yearly maintenance	200 LEI/card	50 LEI/card	50 EUR/card
2.4.	Cash withdrawal in/outside Romania (from BCR or other banks' counters/ ATMs)	2% min. 4,5 LEI/ transaction	2% min. 4,5 LEI/ transaction	1,75% min. 5 EUR/ transaction
2.5.	Goods/services purchase	free	free	free
2.6.	Conversion fee for transactions in a currency other than the card account currency	2%	2%	2%
2.7.	Ministatement at ATMs	free	free	free
2.8.	Fee for balance query at BCR ATMs	0,2 LEI/transaction	0,2 LEI/transaction	0,1 EUR/transaction
2.9.	Blocking stolen/lost card	free	free	free
2.10.	PIN renewal	free	free	free
2.11.	PIN changing fee at ATM	free	free	free

2.12.	Unjustified transaction contestation fee	30 LEI/transaction	30 LEI/transaction	10 EUR/transaction
2.13.	Fee for overdraft limit excess	-	-	-
2.14	Fee for failure to pay theminimum monthly amount	5% applied to the principal of the minimum payment amount remaining unpaid	5% applied to the principal of the minimum payment amount remaining unpaid	5% applied to the principal of the minimum payment amount remaining unpaid
	Recovery of a card held abroad			
2.15.	- at ATM	-	15 USD	-
	- at merchants	-	165 USD	-
2.16	Delivery of card by courierfee		10 LEI	

9. PAYMENT ACCEPTANCE OF CARDS

	Commission name	Commission level	Comments
1.	POS		
1.1.	Processing transaction's fee	depending on the customer's assessment and profile	It is charged as a percentage from the transaction's value
1.2.	POS maintenance fee	50 LEI / POS / month	It will be charged monthly automatically from the current account opened at BCR for the previous month
2.	E-COMM		
2.1.	Processing transaction's fee	depending on the customer's assessment and profile	It is charged as a percentage from the transaction's value
2.2.	Maintenance fee	10 EUR / month / website	
2.3.	Enrollment fee	150 EUR / merchant	It is charged only once upon enrollment

10. TRADE PRODUCTS

1. Letters of credit

- Commissions are charged in the currency equivalent of the Letter of credit.
- All commissions are due and will not be refunded even if the letter of credit is cancelled or expires partially or totally without being used. When the amount of the letter of credit is variable, commissions will be charged at the highest limit allowed.
*The confirmation fee for export letters of credit depends on the risk profile of the country/issuing bank
**The issuance/amount increase/extension of validity fee for import letters of credit will be charged in full/quarterly depending on the client's option. The fee for the first quarter is charged at the time of issuance/amount increase/extension of validity

	Commission name	Commission level		Comments
		LEI	Currency	
1.1.	**Export letters of credit/Received letters of credit including standby letters of credit subject to Publication 600**			
1.1.1.	Approval/amount increase	0,15%, min. 75 EUR		The full amount is charged at the time of the approval/amount increase
1.1.2.	*Confirmation	On a case by case basis, min. 100 EUR/quarter or part thereof		The full amount is charged at the time of confirmation
1.1.3.	Other amendments/assignment amendment/ cancellation/non-utilization	30 EUR		The full amount is charged at the time of the amendment/cancellation/nonutilization
1.1.4.	Pre-checking of documents	80 EUR / set of documents		The full amount is charged at the time of pre-checking of documents
1.1.5.	Checking/Handling of documents	0,2% min. 100 EUR		The full amount is charged at the time of checking/handling of documents
1.1.6.	Notification of assignment of receivables	50 EUR		The full amount is charged at the time of notifying the assignment of receivables
1.1.7.	Payment within assignment for another bank's clients	0,15% min. 75 EUR max. 1.500 EUR		The full amount is charged at the time of the payment within assignment
1.2.	**Import letters of credit/Issued letters of credit including standby letters of credit subject to Publication 600**			
1.2.1.	**Import letters of credit/Issued letters of credit including standby letters of credit subject to Publication 600 fully secured by collateral deposit**			
1.2.1.1.	Letters of credit issuance/amount increase/ extension of validity, SWIFT charges included	0,15%, min. 100 EUR / quarter or part thereof		**The full amount is charged at the issuing/ increase/validity extension moment
1.2.1.2.	Other amendments/cancellation/nonutilization	30 EUR		The full amount is charged at the time of the amendment/cancellation/nonutilization
1.2.1.3.	Payment/acceptance fee (including checking and remittance of documents)	0.20% min. 100 EUR		The full amount is charged at the time of payment
1.2.2.	**Import letters of credit/Issued letters of credit including standby letters of credit subject to Publication 600 fully secured by other guarantees than collateral deposit**			
1.2.2.1.	Letters of credit issuance/amount increase/ extension of validity, SWIFT charges included	depending on the customer's assessment and profile		**The full amount is charged at the issuing/ increase/validity extension moment
1.2.2.2.	Other amendments/cancellation/nonutilization	depending on the customer's assessment and profile		The full amount is charged at the time of the amendment/cancellation/nonutilization
1.2.2.3.	Payment/acceptance fee (including checking and remittance of documents)	depending on the customer's assessment and profile		The full amount is charged at the time of payment
2.	Documentary payment orders / Conditional payment orders			

The fees are charged in equivalent of the Documentary payment order/Conditional payment order currency.

Commission name	Commission level	
	LEI	Currency

2.1.	Advising	0,1% min. 50 EUR
2.2.	Issuing	0,1% min. 50 EUR max. 1.000 EUR
2.3.	Processing subsequent amendments/ cancellation/investigations	20 EUR
2.4.	Payment	0,15% min. 50 EUR max. 1.500 EUR
3.	Collections (Incasso)	
	Commissions are charged in equivalent of the Collection (Incasso) currency	

	Commission name	Commission level	
		LEI	Currency
3.1.	Export collection/issued collection		
3.1.1.	Clean collection remittance	0,1% min. 25 EUR max. 300 EUR	Upon remittance of documents
3.1.2.	Documentary collection remittance	0,15% min. 50 EUR max. 500 EUR	Upon remittance of documents
3.1.3.	Amendment of initial instructions	25 EUR	Upon amendment
3.1.4.	Documents/bills of exchange returned unpaid/ unaccepted	25 EUR	Upon return of the documents
3.2.	Import collection/received collection		
3.2.1.	Advising of clean collection	0,1% min. 30 EUR max. 300 EUR	Upon advising of the collection
3.2.2.	Advising of documentary collection	0,15% min. 30 EUR max. 500 EUR	Upon advising of the collection
3.2.3.	Amendment of initial instructions	20 EUR	Upon amendment
3.2.4.	Payments within the collection	0,15% min. 25 EUR max. 400 EUR	Upon payment
3.2.5.	Documents/bills of exchange returned unpaid or unaccepted	50 EUR	Upon return of the documents
3.2.6.	Release of documents for goods sent to the BCR address	0,1% min. 80 EUR	Upon release of the documents
3.2.7.	Release of documents "free of payment"	20 EUR	Upon release of documents "free of payment"

11. LETTERS OF BANK GUARANTEE (LGs/CGS/Stand-by LCs) AND AVALS

	Commission name	Commission level	
		LEI	Currency
1.	LG ISSUED/AVALS GRANTED		
1.1.	LETTERS OF BANK GUARANTEE AND AVALS FULLY SECURED BY COLLATERAL DEPOSIT		
1.1.1.	Analysis fee	150 LEI	
1.1.2.	Issuance fee or amount increase and/or validity extension	1 % /an min. 150 LEI	1% /year min. 100 LEI (or equiv. in foreign currency LG/aval)
1.1.3.	Fee for other modifications except value/validity	100 LEI	25 EUR (or equiv. in foreign currency LG/ aval)
1.1.4.	Fee for processing of payment request in execution of the Letter	0.2 % min. 200 LEI	0.2 % min. 50 EUR (or equiv. in foreign currency LG/aval)
1.1.5.	Guarantee fee at the conclusion of the Guarantee/ Endorsement Agreement on the basis of which several letters of guarantee are issued/ several bills of exchange are endorsed (applicable for legal entities with a turnover < EUR 1 million)	0,5%/an, min. 120 LEI	0,5 %/an, min. 75 EUR
1.2.	LETTERS OF BANK GUARANTEE AND AVALS SECURED BY OTHER GUARANTEES THAN CASH COLLATERAL		
1.2.1.	Analysis fee	depending on the customer's assessment and profile	
1.2.2.	Issuance fee or amount increase and/or validity extension	depending on the customer's assessment and profile	
1.2.3.	Fee for other modifications except value/validity	depending on the customer's assessment and profile	
1.2.4.	Fee for processing of payment request in execution of the Letter	depending on the customer's assessment and profile	
1.2.5.	Granting fee (only in case of revolving ceilings for LG issuing/ avals granted to clients with a turnover >= EUR 1 million)	depending on the customer's assessment and profile	
1.2.6.	Guarantee upon the conclusion of the guarantee/aval agreement under which several letters of bank guarantee are issued/ several bills of exchange are endorsed (applicable for legal entities with a turnover < EUR 1 million)	depending on the customer's assessment and profile	
1.2.7.	Amendment and waiver fee	depending on the customer's assessment and profile	
2.	LGs received		
2.1.	Advice/remittance of LGs/text analysis	50 EUR (or equiv. in foreign currency LG)	
2.2.	Advice/remittance of modifications in LGs/text analysis	25 EUR (or equiv. in foreign currency of LGs)	
2.3.	Checking the authenticity of LGs	25 EUR (or equiv. in foreign currency of LGs)	
2.4.	Remittance of payment request under LGs	0,1% min. 75 EUR max. 200 EUR (or equiv. in foreign currency of LGs)	

2.5.	Cancellation/reduction of obligations/notifications	25 EUR (or equiv. in foreign currency of LGs)	
3.	Other types of letters		
	LEGAL ENTITIES WITH TURNOVER < 1 MILLION EUR		
3.1.	Issuing letters of creditworthiness	100 LEI +VAT	50 EUR + VAT(for letters issued in favour of foreign business partners)
	Issuing letters of comfort		
3.2.	from own sources	0,1 % of the letter value + VAT	
	from BCR loan	0,25 % of the letter value + VAT	
3.3.	Issuing letters of intent	100 LEI +VAT	50 EUR + VAT
	LEGAL ENTITIES WITH TURNOVER ≥ 1 MILLION EUR		
3.1.	Issuing letters of creditworthiness	îdepending on the customer's assessment and profile	
	Issuing letters of comfort		
3.2.	from own sources	depending on the customer's assessment and profile	
	from BCR loan	depending on the customer's assessment and profile	
3.3.	Issuing letters of intent	depending on the customer's assessment and profile	

12. OTC operations with Romanian Tbills and government bonds and financial instruments issued in EU Member States

	A. OTC trading and safekeeping of government bonds on the market administered by the National Bank of Romania (NBR)	Commission level		Comments
		LEI	Non-LEI	
1.	Intermediary operations on the Romanian Tbills and government bonds' primary market			
1.1.	up to 2 mil. LEI, including	0,3% min. 100 LEI	0,5% min. 100 EUR	The fee is applied to the settlement amount of the allocated t-bills/ government bonds in the currency of the instrument, but no less than the fees charged by SaFIR
1.2.	over 2 mil. LEI	0,1%		
2.	Trading and intermediary operations on the Tbills & government bonds' secondary market			
2.1.	operations between BCR and its client (sale/purchase, REPO/RREPO, REPO/RREPO substitution)			fee charged by SaFIR
2.2	client to client operations			0.25% applied to the total nominal value, but no less than the fees charged by SaFIR
3.	Transfer and registration operations of Romanian Tbills & government bonds			
3.1.	free of payment transfers from BCR Secondary Register to another register	0,5% applied to the total nominal value, but no lessthan the fees charged by SaFIR, plus VAT		
3.2.	registration of guarantee in the BCR Secondary Register	160 LEI + VAT		
3.3.	substitution of guarantee, t-bills/ government bonds under litigation, transfer of guarantee beneficiary, transfer of pledged portfolio, execution of guarantee through appropriation, release of guarantee	fee charged by SaFIR+ VAT		
3.4.	fees for coupon/ principal payments	5 LEI + VAT		
4.	SaFIR fees			
4.1.	Processing fee for delivery versus payment operations (sale/ purchase, reverse operations (Repo/RRepo), execution of collateral through sales)	79 LEI		
4.2.	Processing fee for free-of-payment delivery operations (portfolio transfer, collateral execution by appropriation, reverse operation (REPO) substitution	95 LEI		
4.3.	Processing fee for primary market results	10,50 LEI		
4.4.	Pledge processing fee (pledge registration, pledge substitution, disputed securities, pledge assignment, pledged securities portfolio transfer, pledge release)	95 LEI		

	B. OTC trading and safekeeping of financial instruments issued in EU Member States	Commission level		Comments
		EUR	Non-EUR	
5.	Safekeeping fees for financial instruments			
	Financial instruments deposited in Austria, issued by:			The percentage shall be applied to the market value of the securities portfolio from the last day of the calculation month and shall be calculated in the denomination currency of the financial instruments. The safekeeping fee is cashed on a monthly basis, in LEI at the NBR's exchange rate which is valid from the last day of the calculation month.
5.1.	ERSTE	0,009% p.a. + VAT		
	other issuers from EU Member States	0,014% p.a. + VAT		
	Financial instruments deposited in other countries than Austria or in international depositories, issued by:			
5.2.	ERSTE	0,069% p.a. + VAT		
	other issuers from EU Member States	0,070% p.a. + VAT	0,193% p.a. + VAT	

6.	Free of payment transfer fees of financial instruments		
6.1.	Financial instruments deposited in Austria	15 EUR + VAT	The fee is cashed in LEI, on the operation date, at the BNR's exchange rate which is valid on the date of collection.
6.2.	Financial instruments deposited in other countries than Austria or with international depository systems	25 EUR +VAT	
6.3.	Fees for coupon/ principal payments	10 LEI/ issue + VAT	

Processing fees through netting/settlement system:

* a processing fee will be added for low-value interbank payments through netting system - 0.51 LEI, instant and non instant payments.

** a processing fee will be added for high-value or urgent interbank payments through settlement system - 6.00 LEI.

*** a processing fee will be added for debit instruments collections through netting system - 0.88 LEI.

**** a processing fee will be added for refusal of payment with debit instrument through settlement system - 0.55 LEI.

***** a processing fee will be added for interbank Direct Debit incoming payment through netting system - 0.45 LEI.

****** any commissions requested by external banks may be added later or during the investigation.

Details:

1 The fee will not be applied in for clients with whom agreements have been concluded - payments of telephone invoices etc. This fee may be different from the standard fee in case of certain special agreements. In case of cash deposits made in the account of a legal entity, others than those made based on certain agreements, for the collection operation a intrabanking collection fee in LEI/ foreign currency will be applicable.

2 The threshold is set for 50.000 LEI for local currency cash withdrawal transactions and 10.000 EUR (equivalent) for foreign currency cash withdrawal transactions, while the planning of the withdrawal should be done with at least 1 working day before the scheduled day for performing the cash withdrawal.

3 The same fee will apply for the scheduled amount which have not been effectively withdrawn during the scheduled day.

4 The category of collateral deposits includes the following accounts, but not limited to: escrow account, third party good performance collateral deposits (e.g. Collateral deposit for performance bonds), collateral deposits for administrator good performance, collateral deposits accounts for assignment of receivables, collateral deposit accounts for liquid assets deposited by legal entities in the process of incorporation, etc.

5 Austria, Belgium, Bulgaria, the Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Great Britain, Norway, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Hungary, Croatia, Liechtenstein and Iceland.

6 Any currency except LEI.

7 The list of participating banks can be consulted on www.bcr.ro. The list of the banks may be unilaterally amended by the bank.

8 The operations involve the automatic blockage of 100 EUR (or equivalent in the account's currency, based on the NBR exchange rate available at the moment of the blockage) in order to collect the fees after the investigations are completed.

9 For clients with a lower annual turnover of 1,000,000 EUR equivalent.

10 Monthly statement of account means the statement of account issued for one calendar month (e.g. January 1st - January 31st) or non-calendar month (e.g. January 20th -February 19th). Parts of the monthly statements of account (e.g. January 1st - January 20th or January 20th - February 10th) are considered full monthly statements of account.

11 Fee is 0 LEI/EUR/USD for the clients with turnover of less than 1,000,000 EUR included in Micro segment.

12 For clients with an annual turnover higher than 1,000,000 EUR equivalent.

16th November 2026

InfoBCR: *2227 apelabil din rețelele Vodafone, Orange, RCS RDS, Telekom;
+ 4021.407.42.00, apelabil din orice rețea din România sau din străinătate.

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