



Standard tariffs and fees chargeable by BCR on natural persons for various operations, current accounts, cards, the products and services associated to them



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1. CURRENT ACCOUNT PACKAGES AVAILABLE IN THE OFFER

	George Current Account 3.0	George Current Account	Package for financially vulnerable individuals / Package for financially non-vulnerable individuals	Humanitarian account	Current account (EUR/ USD/ Other currencies)
	RON	RON	RON	RON/Foreign currency	Foreign currency ¹
Current account opening	RON 0				
Commission for initiating the business relationship and opening the current account by power of attorney	RON 500				
Maintenance fee/month	RON 0/15/RON 30/ RON 50/ RON 100 ^{2a}	RON 0/15/RON 30/ RON 50/ RON 100 ²	RON 0	RON 0	RON 0/ RON 20 in echiv. ¹
Closing of account/package	RON 0				
Issue of current account statement at the bank counters, on demand:	one-calendar month statement of account, free of charge, monthly RON 2/account statement for any other period, besides the free one				
Issue of financial records, at the bank counters	RON 2				
Using BCR Alert ^{3a}	RON 2/month				
Using BCR Alert Plus ^{3b}	RON 5/month				
Fee for sending SMS exceeding the 25 SMS message limit per component	RON 0,8/SMS				

¹ For the customers who have a George account, the administration commission for the first account in EURO currency is zero, if the zero fee waiver criteria for current account administration are met. The amounts in RON equivalent will be determined at the NBR Exchange Rate valid for the day on which the operation takes place. The calculation of commissions, taxes and fees in RON equivalent is performed at the NBR exchange rate valid for the day of their accounting.

² Monthly management fee is free of charge if the following conditions are cumulatively met:

- at least one debit card payment or transfer operations is processed/ per month;
- AND the total amount of the incomings (excluding transfers between own accounts opened with BCR), is at least:

- RON 1,000 for George's account with George Standard card;
- RON 5,000 for George's account with George Gold card;
- RON 10,000 for George's account with Platinum card.

For clients aged 0-14, the current account administration fee is free of charge (RON 0). For customers between the ages of 14 and 22, if in the current month or in the month before it, the customer performs at least one operation such as (i) debit card payments or (ii) credit transfer (payments) via Internet/ Mobile, the package administration fee will be 0 RON. Clients aged 14-18 do not owe the administration fee for the first 6 months from the current account contract date.

For clients aged 0-14, the current account administration fee is free of charge (RON 0). For customers between the ages of 14 and 22, if in the current month or in the month before it, the customer performs at least one operation such as (i) debit card payments or (ii) credit transfer (payments) via Internet/ Mobile, the package administration fee will be 0 RON. Clients aged 14-18 do not owe the administration fee for the first 6 months from the current account contract date.

3a Available for services purchased until 01.10.2017. Service is not available for sale starting 02.10.2017.

3b Available for services purchased until 03.05.2020. Service is not available for sale starting 04.05.2020.

2a The administration fee will be 0 RON if the following conditions are met in the last 45 days before the Anniversary Date of the Current Account:- For Clients over 18 years of age and up to the age of 22: Performing at least one operation of the following type: (i) payments with the Debit Card or (ii) credit transfer (payments) via Internet/Mobile - After the age of 22: The value of receipts/deposits in the Current Account, excluding transfers between own accounts opened at BCR, is at least 2,000 Lei/5,000 Lei/10,000 Lei depending on the type of Card Standard/Gold/Platinum

2. INTERNET / MOBILE BANKING SERVICES

Use/ administration of Internet Banking, Mobile Banking	by eToken	RON 0
	For Token devices purchased before 5-April-2019	RON 10/month
	For Token devices purchased starting with 5-April-2019	RON 3/month
Fee charged for Token replacement in case of: loss/damage/theft/non-return (<i>exception: replacement by e-token</i>)		EUR 10
Activation of the 7 years transactions history in Internet Banking, Mobile Banking		RON 12 /activation
Bill payment functionality ("George Bills") from Internet Banking and Mobile Banking from BCR		Premium Subscription: 8.99 RON/month or 79.99 RON/year
		Unlimited Subscription: 26.99 RON/month or 239.99 RON/year
George Info		
Push Notifications		RON 0
E-mail Notifications		RON 0
SMS Notification		RON 0.5 / received SMS

3. TRANSFER CREDIT (PAYMENTS)

In RON		Internet/Mobile Banking	Bank counters
Intrabanking credit transfer (BCR – BCR payments), including transfers between personal accounts ⁴		RON 0	RON 30
Intrabanking instant credit transfer < RON 50,000 (BCR – BCR payments) with "RoPay"		RON 0	n/a
Interbanking credit transfer in RON (BCR – other banks payments from Romania / abroad) ⁶	Standard	RON 6.49	RON 30
	Instant < RON 50.000 (BCR – other banks from Romania) ⁷	RON 6.55	n/a
	Instant < RON 50.000 (BCR – other banks from Romania with "RoPay")	RON 0	n/a
	Extern (BCR – banks from abroad) ⁸	RON 6.49	RON 30

⁵ Not chargeable in case of closing a Current Account with transfer of balance to another BCR account.

For these operations no commission is charged for the clients with George Account and for the clients with TotalCont, One and Erste Private Banking Packages.

⁶ The Processing Fees required by interbank payment systems, detailed in Chapter 4 below, are added.

⁷ Interbanking instant credit transfer for George package is RON 0 and RON 0,94 for TotalCont, One and Erste Private Banking packages until 31.08.2026 respectively 1 RON starting with 01.09.2026.

⁸ For external payments (BCR – banks abroad), 6 RON is added. This is the system processing fee for high-value or urgent interbank payments). Also, according to the conditions of the agreements concluded with the correspondent banks, the foreign currency fees requested by them are added to the fees in this standard fee brochure. For external interbank payments in foreign currency and in RON, with OUR option, the OUR fee of 20 EUR is added regardless of the channel through which the payment is made.

In foreign currencies		Internet/Mobile Banking	Bank counters
Intrabanking credit transfer (BCR – BCR payments), including transfers between personal accounts ⁴		EUR 0	RON 30
Interbanking credit transfer in RON (BCR – other banks payments from Romania / abroad)	In EUR to banks from Romania / abroad	RON 6.49	RON 30
	In EUR – Erste Bank fast credit transfer in foreign ⁹	RON 4, equiv. EUR	RON 3, equiv. EUR
	In any other currency besides EUR	0.1%, min EUR 10, max EUR 500	0.2%, min EUR 30, max EUR 1000
	With OUR option ¹⁰	EUR 20	
	Emergency fee for payments in foreign currency ¹¹	EUR 35	
Direct credit transfer in the service provider's account ¹²		RON 0	

4. PROCESSING FEES REQUIRED BY INTERBANK PAYMENT SYSTEMS (BETWEEN DIFFERENT BANKS) IN RON

Fee for processing through a settlement (system by which different banks transfer money between each other) for high value($\geq$ RON 50.000) or urgent interbank payments	RON 6.00/operation
Fee for processing through a clearing (system by which banks compare the amounts they have to pay to each other and calculate the payment differences) for low-value interbank payments (< RON 50.000)	RON 0.51/operation
Fee for processing through a clearing system for (immediately) interbank payments through Internet Banking/Mobile Banking	RON 0.45/operation until 31.08.2026 and RON 0.51/operation starting with 01.09.2026
Direct (withdrawal) payments – beneficiary	RON 0.51/operation
Receipts based on debit payment instruments (<i>checks/bills of exchange/promissory notes</i>) processed through a clearing system	RON 0.88/operation
ID refused with “approved” status – payer	RON 0.55/operation

⁹ Erste Group in terms of payments includes at present: Erste Bank der oesterreichischen Sparkassen, Erste Group Bank AG, Česká spořitelna, Erste Bank Croatia, Erste Bank Hungary, Erste Bank Serbia, BCR Chişinău, Slovenská sporiteľňa, BCR.

¹⁰ If the “OUR” commission method (commissions borne by the originator) is selected, this commission is paid in addition to the interbank credit transfer commission. The “OUR” option can also be chosen for External Interbank Credit Transfer, in Lei, except for SEPA payments. SEPA (Single Euro Payments Area) is a payment system used only for cashless euro payments, available in SEPA member countries. A SEPA payment must meet the following criteria: Currency: EUR; Regime: normal; Commission: SHA (each party bears its own commissions); Destination: bank in the SEPA area.

¹¹ This fee is added on top of the standard credit transfer fee.

¹² Invoices payment, insurance policies, tuition fees, leases, donations and other similar operations performed into the service provider's/supplier's account that has a convention with BCR. Amounts in RON equivalent shall be determined at the NBR exchange rate valid on the day of the operation. The fees, taxes and charges in RON equivalent are calculated at the NBR exchange rate valid on the day when they are accounted for.

5. OPERATIONALS

		RON	Foreign currency
Cash operations			
Cash deposits in client's account ¹³	Bank counters	1% min. RON 30, max RON 500	1% min. RON 30 in equiv., max RON 500
	MFM	RON 0	EUR/USD 0
Cash deposit in other BCR account (BCR)	Bank counters	1% min. RON 30, max RON 500	1% min. RON 30, max RON 500
	MFM	RON 0	EUR/USD 0
Coin deposits ¹⁴	Bank counters	< RON 10: 0 ≥ RON 10: 1.5%	n/a
	Exchange office	n/a	20%
Cash withdrawals ¹⁵	Bank counters	2.5% min. RON 30	2.5% min. 6 EUR/USD
Cash payments directly into the service provider's account ¹⁷	BCR Client/Non-Client having/not having a BCR active current account	Bank counters	RON 30 ¹⁶
		MFM	n/a
Non-cash operations			
Incomings	Intrabanking (between accounts in BCR)	RON 0	EUR 0
	Interbanking (between accounts opened in different banks)	RON 0	EUR 0
Direct Debit (making an automated recurrent payment) ¹⁷	Intrabanking (between accounts in BCR)	RON 0	RON 0
	Interbanking (between accounts opened in different banks)	RON 0	n/a
Standing Order (recurrent payments)	Intrabanking (between accounts in BCR)	RON 0	EUR 0
	Interbanking (between accounts opened in different banks)	RON 0	n/a

¹³ Cash deposits made for loan instalment payment are not subject to fees. For this purpose BCR accepts also coin deposits in RON, EUR, USD.

¹⁴ Subject to additional fees, depending on the amount remaining after the RON 20 fee is paid. EUR coin deposits at the circulation pay desk (only 1 EUR and 2 EUR coins are accepted).

¹⁵ For withdrawals ≥ RON 50,000 or EUR 10,000 (and other currencies in EUR equivalent), which were not planned 2 days before, a sole fee of 2.5% of the withdrawn amount is charged if the amount is available in the bank. The same is applied for the planned but not taken amounts, except for amounts resulting from deposits and loans. In case of withdrawals from loans, made through the loan account and cash liquidation of deposits opened before 15.09.2014, set up for at least 12 months, at and after the first maturity the fee is 0.

¹⁶ Applicable only for payments made in EUR and USD accounts of service providers.

¹⁷ Fees for processing payments through the clearing/settlement systems are added.

6.

FEES FOR DEBIT CARDS INCLUDED IN CURRENT ACCOUNT PACKAGES OPENED AFTER 10.12.2021, EXCEPT GEORGE 3.0 PACKAGES

		Card George Standard Card George Young Virtual Card	Card George Gold Card George Gold Metal	Card George Platinum	Card George Infinite	Visa Clasic Virtual Card
		RON Cards				Foreign currency Cards
Issuance / Maintenance						
Providing (Issuance) of debit card/(main)		RON 0	RON 0 RON 100	RON 0		EUR/USD 5 EUR/USD 0 ¹⁸
Providing (Issuance) of debit card/(additional)		RON 0 N/A ¹⁸	RON 35 RON 100	RON 125	RON 250	EUR/USD 5 N/A ¹⁸
Main debit card administration/ month		RON 0 N/A ¹⁸	RON 0 RON 20	RON 0	RON 0	EUR/USD 0 N/A ¹⁸
Main or secondary debit card administration (maintenance)		RON 0 N/A ¹⁸	RON 14 RON 20	RON 45	RON 100	EUR/USD 0 N/A ¹⁸
Providing (Issuance) of debit card/(renewal)		0 RON				EUR/USD 5 EUR/USD 0 ¹⁸
Cash withdrawals						
In Romania	from BCR/other banks' ATM/MFM	RON 0				1.75%, min. EUR/USD 5
	from BCR counter (POS, Imprinter)/other banks' counter by POS, in Romania	1%, min. RON 15				
Abroad	from ATMs/MFMs (including ATMs/ MFMs of Erste Group banks) ¹⁹	RON 0				
	from other banks' counters (POS, Imprinter)	1%, min. RON 15				
Other fees						
Delivery (sending) card in Romania		RON 15 N/A ¹⁸				
Verify the amount available in the current account at BCR ATMs/MFMs		RON 0				
Verify the amount available in the current account at other banks' ATMs/ MFMs in Romania and abroad		RON 4.5				EUR/USD 1
Foreign currency exchanging the currency in another currency		2.5% of the value of the transaction performed in another currency than the card currency				
Commission for transactions made at gambling merchants for online payments and POS payments		2.3% min. RON 5				
Unjustified transaction chargeback		RON 30/transaction				EUR/USD 10
Reissuance of card/stolen/lost /change of name/deteriorated card/on demand		RON 20 N/A ¹⁸	RON 20 RON 100	RON 20 N/A ¹⁸		EUR/USD 7 N/A ¹⁸
Modification of maximum cash amount that may be withdrawn daily from ATMs/MFMs ²⁰		RON 5				EUR/USD 1
Generating a list of the 10 most recent transactions at BCR ATMs/MFMs		RON 1				

¹⁸ Applicable for Virtual Cards.

¹⁹ Currently, Erste Group includes: Erste Bank der oesterreichischen Sparkassen, Erste Group Bank AG, Česká spořitelna, Erste Bank Croatia, Erste Bank Hungary, Erste Bank Serbia, BCR Chişinău, Slovenská sporiteľňa, Erste Bank AD Podgorica, Sparkasse Bank dd Bosna i Hercegovina, Sparkasse Bank Makedonija AD Skopje, Banka Sparkasse d.d.

²⁰ The maximum withdrawal limit is set in accordance with the contractual provisions.

7. FEES FOR DEBIT CARDS INCLUDED IN GEORGE 3.0 CURRENT ACCOUNT PACKAGE

		Card George Standard Card Virtual	Card George Gold Card George Gold Metal	Card George Platinum	Visa Clasic Virtual Card
		RON Cards			Foreign currency Cards
Issuance / Maintenance					
Providing (Issuance) of debit card/(main)		RON 0	RON 0 RON 100	RON 0	EUR/USD 5 EUR/USD 0 ¹⁸
Providing (Issuance) of debit card/(additional)		RON 0 N/A ¹⁸	RON 35 RON 100	RON 125	EUR/USD 5 EUR/USD 0 ¹⁸
Main debit card administration/ month		RON 0 N/A ¹⁸	RON 0 RON 20	RON 0	EUR/USD 0 N/A ¹⁸
Main or secondary debit card administration (maintenance)		RON 0 N/A ¹⁸	RON 14 RON 20	RON 45	EUR/USD 0 N/A ¹⁸
Providing (Issuance) of debit card/(renewal)		RON 0			EUR/USD 5 EUR/USD 0 ¹⁸
Cash withdrawals					
In Romania	from BCR ATM/MFM	RON 0			1,75%, min. EUR/USD 5
	from other banks' ATM/MFM	1%, min. RON 15			
	from BCR counter (POS, Imprinter)/other banks' counter by POS, in Romania	1%, min. RON 15			
Abroad	from ATMs/MFMs	1%, min. RON 15			
	from other banks' counters (POS, Imprinter)	1%, min. RON 15			
Other fees					
Delivery card in Romania		RON 15			
Verify the amount available in the current account at BCR ATMs/MFMs		RON 0			
Verify the amount available in the current account at other banks' ATMs/MFMs in Romania and abroad		RON 4,5			EUR/USD 1
Foreign currency exchanging the currency in another currency		2.5% of the value of the transaction performed in another currency than the card currency			
Commission for transactions made at gambling merchants for online payments and POS payments		2.3% min. RON 5			
Unjustified (without reason) transaction chargeback		RON 30 / transaction			EUR/USD 10
Reissuance of card/stolen/lost /change of name/deteriorated card/on demand		RON 20 N/A ¹⁸	RON 20 RON 100	RON 20 N/A ¹⁸	EUR/USD 7 N/A ¹⁸
Modification of maximum cash amount that may be withdrawn daily from ATMs/MFMs ²⁰		RON 5			EUR/USD 1
Generating a list of the 10 most recent transactions at BCR ATMs/MFMs		RON 1			
Standard card usage limit for transactions made on internet is 20 banking transactions/day					

²⁰ The maximum withdrawal limit is set in accordance with the contractual provisions.

8.

FEES FOR DEBIT CARDS INCLUDED IN CURRENT ACCOUNT PACKAGES OPENED BEFORE 10.12.2021, EXCEPT GEORGE 3.0 PACKAGES

		MasterCard Gold	ZÂMBET MasterCard/ ZÂMBET Visa	MasterCard Standard/ MasterCard Instant/Visa Standard/ Visa Clasic/ MasterCard George Virtual Card	MasterCard City Card/ Visa Xteen/ Visa Student	Visa Platinum	Visa Infinite	Visa Clasic Virtual Card	
		RON Cards							Foreign currency Cards
Issuance / Maintenance									
Providing <i>(Issuance)</i> of debit card/ <i>(main)</i>		RON 70	RON 10	RON 0 Mastercard Instant: RON 10	RON 0	RON 250	RON 500	EUR/USD 5 EUR/USD 0 ¹⁸	
Providing <i>(Issuance)</i> of debit card <i>(additional)</i>		RON 35	RON 10	RON 10 N/A ¹⁸	RON 0	RON 125	RON 250	EUR/USD 5 N/A ¹⁸	
Main or secondary debit card administration <i>(maintenance)</i> ²¹		RON 14	RON 1.5	RON 0 N/A ¹⁸	RON 0	RON 45	RON 100	EUR/USD 0 N/A ¹⁸	
Providing <i>(Issuance)</i> of debit card <i>(renewal)</i>		RON 0							EUR/USD 5 EUR/USD 0 ¹⁸
Cash withdrawals									
In Romania	from BCR ATMs/MFMs	RON 0							1.75%, min EUR/USD 5
	at BCR counters <i>(POS, Imprinter)</i>	1%, min. RON 15							
	from other banks' ATM/ MFM/from other banks' counter by POS, in Romania	1%, min. RON 15 ²²							
Abroad	from other banks' ATMs/ MFMs and other banks' counters <i>(POS, Imprinter)</i>	1%, min. RON 15 ²²							
	from other Erste Group bank's ATM/MFM ¹⁹	0.25%, min. RON 0.5 ²²							

²¹ The providing (issuance) of a debit card and the monthly maintenance fee are free of charge for the main card holder (for each card type included in the dedicated package).

²² This fee does not apply to the Mastercard George master card issued in the name of the package holder for ATM/MFM cash withdrawals.

Other fees

Delivery card in Romania	RON 15 N/A ¹⁸	
Balance inquiry at BCR ATMs/MFMs	RON 0	
Balance inquiry at other banks' ATMs / MFMs in Romania and abroad	RON 4,5	EUR/USD 1
Foreign currency conversion	2.5% of the value of the transaction performed in another currency than the card currency	
Commission for transactions made at gambling merchants for online payments and POS payments	2.3% min. RON 5	
Unjustified transaction chargeback	RON 30/transaction	EUR/USD 10
Reissuance of card/stolen/lost /change of name/deteriorated card/on demand	RON 20 N/A ¹⁸	EUR/USD 7
Modification of maximum cash amount that may be withdrawn daily from ATMs/MFMs ²⁰	RON 5	EUR/USD 1
Generating a list of the 10 most recent transactions at BCR ATMs/MFMs	RON 1	
Standard card usage limit for transactions made on internet is 20 banking transactions/day		

9. FEES FOR CREDIT CARDS

	MasterCard Ikea	MasterCard Visa/ Visa contactless	Gold MasterCard Gold Visa	EPB Platinum MasterCard	EPB World Elite MasterCard
Fee for card management and PIN					
Fee for issuance of main card	RON 0	RON 20	RON 100	RON 300	RON 600
Fee for annual management of main/ additional card	RON 30	RON 45	RON 200	RON 600	RON 1,200
Fee for blocking lost/ stolen car	RON 0	RON 10 ²³	RON 0	n/a	n/a
Fee for using the card and card payments					
Fee for using ATMs/MFMs/POSs for cash	3%, min RON 10				
Fee for foreign currency conversion	2% of the transaction amount for transactions carried out in a currency other than the account currency, for credit cards issued until 25.11.2025; 2.5% of the transaction amount for transactions carried out in a currency other than the account currency, for credit cards issued starting from 26.11.2025.				
Delivery card	0 lei for credit cards issued until 25.11.2025; 15 lei for credit cards issued starting from 26.11.2025.				

²³ The fee is suspended for an unlimited period.

10. FUNCTIONAL FEES

		RON	Foreign currency
Documentary/conditional payment orders	Notification/Issue	0,1%, min EUR 40 max EUR 750	
	Processing modification/rectifying/investigations	EUR 15	
	Payment	0,15%, min EUR 50	
Processing client requests for issuing the agreement on setting up a subsequent rank mortgage lower than the mortgage already registered for the property in favor of BCR in favour of other banks refinancing the loan granted by BCR		n/a	EUR 10
Garnishments	Garnishment processing fee $\leq$ RON 100 $>$ RON 100	RON 10 RON 30	n/a
	Fee for providing documentation related to setting up a garnishment on account	RON 25/request + VAT	n/a
Power of attorney valability check		RON 40/request + VAT (or equiv. in foreign currency)	
Safety boxes	Fee for renting safety box	RON 100/month + VAT	
	Fee for forced opening of safety box and key replacement	EUR 100 + VAT	
	Penalty fee for safety box agreement expiration	RON 200/month	
	Fee for supplementary access to the safety box (for contracts concluded after 21.07.2014)	RON 20 /access + VAT	
	Fee for safekeeping services of goods after the expiry of the safety box rental contract (for contracts concluded after 21.07.2014)	RON 300 + VAT	
Annulment of a check at buyer's request		n/a	EUR 10
Certifications of checks <i>(issued in RON; issued in foreign currency and paid in RON)</i>		RON 10/ check certificate	n/a
Transmission of depositary receipts by password from one individual to another, via the bank		RON 10	n/a
SWIFT message except SWIFT charged for opening letters of credit & MT950/940 <i>(statements of account)</i>		n/a	EUR 10
Accounting checking charges, except for checking and confirming account statements		n/a	EUR 10
Issue of duplicate documents		RON 10 /document	EUR 10/document
Physical correspondence		n/a	EUR 10
Fee for processing debt instruments <i>(checks/bills of exchange/promissory notes)</i> in interbanking (between different banks) system in old format		RON 7/operation	n/a

Modification/Cancellation/Investigation of a payment order issued by the (fees of up to EUR 50 or equivalent may be charged at the request of correspondent banks)	RON 0	
Investigations related to incomings received with incorrect/return requests <i>(except amounts up to EUR 100 inclusively, for which no investigation with the external bank is conducted)</i>	n/a	EUR 30
Banking operations through humanitarian/sponsorship accounts	RON 0	n/a

11. FEES TO SEND MONEY TO ROMANIA AND WORLDWIDE FROM AUTHORIZED AGENTS LOCATIONS

MoneyGram Fees

TRANSFER TO ROMANIA AND INTERNATIONAL* RON			TRANSFER TO ROMANIA** RON			TRANSFER TO UK (United Kingdom)** RON						TRANSFER TO TURKEY, MOLDOVA, UKRAINE** RON		
From	Up to	10 Minutes pick-up	From	Up to	2 Hours pick-up	From	Up to	10 Minutes pick-up	From	Up to	2 Hours pick-up	From	Up to	10 Minutes pick-up
	250	25		100	12		100	14		100	12		50	12
250.01	500	35	100.01	225	18	100.01	200	21	100.01	225	18	50.01	250	14
500.01	600	50	225.01	300	21	200.01	300	23	225.01	300	21	250.01	300	16
600.01	1,500	80	300.01	450	23	300.01	500	29	300.01	450	23	300.01	600	21
1,500.01	2,000	110	450.01	500	27	500.01	800	44	450.01	500	27	600.01	1,200	24
2,000.01	3,000	135	500.01	900	28	800.01	1,000	69	500.01	900	28	1,200.01	1,500	29
3,000.01	4,500	155	900.01	1,350	33	1,000.01	1,500	69	900.01	1,350	33	1,500.01	2,000	39
4,500.01	5,500	180	1,350.01	1,800	43	1,500.01	---	90	1,350.01	1,800	43	2,000.01	2,700	49
5,500.01	7,500	240	1,800.01	2,250	53				1,800.01	2,250	53	2,700.01	3,000	55
7,500.01	9,000	300	2,250.01	---	99				2,250.01	---	80	3,000.01	3,500	72
9,000.01	13,000	400										3,500.01	---	89
13,000.01	15,000	550												
15,000.01	20,000	700												
20,000.01	25,000	850												
25,000.01	---	950												

MoneyGram Fees

TRANSFER TO ROMANIA AND INTERNATIONAL* EUR			TRANSFER TO ROMANIA** EUR			TRANSFER TO UK (United Kingdom)** EUR						TRANSFER TO TURKEY, MOLDOVA, UKRAINE** EUR		
From	Up to	10 Minutes pick-up	From	Up to	2 Hours pick-up	From	Up to	10 Minutes pick-up	From	Up to	2 Hours pick-up	From	Up to	10 Minutes pick-up
	50	6		50	3.50		50	3.90		50	3.50		50	3.90
50.01	100	8	50.01	100	4.50	50.01	100	5	50.01	100	4.50	50.01	100	5.00
100.01	200	13	100.01	200	6.00	100.01	200	10	100.01	200	6.00	100.01	150	9.00
200.01	300	15	200.01	250	7.50	200.01	300	12	200.01	250	7.50	150.01	200	10.00
300.01	400	19	250.01	400	9.00	300.01	400	16	250.01	400	9.00	200.01	300	11.00
400.01	500	22	400.01	500	11.50	400.01	500	19	400.01	500	11.50	300.01	600	12.00
500.01	600	28	500.01	---	21.50	500.01	750	25	500.01	---	21.50	600.01	750	15.00
600.01	750	30				750.01	1,000	30				750.01	1,000	20.00
750.01	1,000	35				1,000.01	1,250	34				1,000.01	1,350	25.00
1,000.01	1,250	40				1,250.01	1,500	43				1,350.01	1,500	30.00
1,250.01	1,500	49				1,500.01	1,750	52				1,500.01	---	45.00
1,500.01	1,750	59				1,750.01	---	62						
1,750.01	2,000	69												
2,000.01	2,500	79												
2,500.01	3,000	89												
3,000.01	3,500	110												
3,500.01	4,000	130												
4,000.01	4,500	150												
4,500.01	---	170												

MoneyGram Fees

TRANSFER TO VIETNAM, SRI LANKA, PHILIPPINES, NEPAL, INDIA, PAKISTAN, BANGLADESH** RON			TRANSFER TO SRI LANKA, NEPAL, INDIA, VIETNAM, PHILIPPINES, PAKISTAN, BANGLADESH** Direct to Bank Account & Mobile Wallet EURO			TRANSFER TO ROMANIA & INTERNATIONAL Direct to Bank Account & Mobile Wallet*		
From	Up to	10 Minutes pick-up	From	Up to	Next Bankig Day	From	Up to	Next Bankig Day
	100	8.8		4,000	22.00		250	2.99
100.01	300	12	4,000.01	14,500	25.00	250.01	500	5.99
300.01	1,200	18	14,500.01		1%	500.01	1,500	9.99
1,200.01	1,500	25				1500.01	---	1%
1,500.01	2,000	35						
2,000.01	3,000	45						
3,000.01	---	85						

* Except for send transactions to UK, Turkey, Moldova, Ukraine, Vietnam, Sri Lanka, Philippines, Nepal, India, Pakistan and Bangladesh.

**Fees are valid for send transactions from Romania since February 2024 and they may be subject to change. In addition to transfer fees, a currency exchange rate, also determined by MoneyGram, may also apply. MoneyGram may also make money from currency exchange. When selecting a money transfer operator, carefully compare both transfer fees and currency exchange rates. Transfer fees may vary depending on the amount being transferred and the delivery method. Transfer fee and currency exchange rate may be subject to change by MoneyGram without notice. Multi-currency payout is available only at select locations. In some countries sender may designate a payout currency other than local currency. Not all currencies available in all locations and subject to availability of designated currency at time of payout. Subject to agent operating hours and compliance with regulatory requirements. For further information, please visit moneygram.ro. MoneyGram International SA is licensed as a payment institution for the European Economic Area (EEA) and regulated in Belgium by the National Bank of Belgium. MoneyGram and the Globe are marks of MoneyGram. ©2022 MoneyGram.

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12. FEES FOR PRODUCTS NO LONGER AVAILABLE

Banking operation	Fee level	
	RON	FOREIGN CURRENCY (EUR or EUR equivalent)
Cash redemption of depositary receipts with Confidential BCR password (Product no longer available starting 04.07.2012)	0.25%	n/a
Cash redemption of depositary receipts with Active BCR discount (Product no longer available starting 25.01.2013)	RON 0	
Mobile Transactions Service (balance communication and the 10 most recent transactions) (no longer available starting 31.12.2015)	RON 0.5	n/a
Payments of checks in foreign currency (Available only for checks already existing on workflow. Service no longer available starting 02.05.2018)	n/a	1.5% min EUR 5 max EUR 1,000
ExtraCont BCR package (no longer available starting 05.12.2015)	RON 8.5/ month	n/a
Esential package management fee (no longer available starting 06.10.2012)	RON 6.99/ month	n/a
Esential Plus package management fee (no longer available starting 06.10.2012)	RON 11.99/ month	n/a
Use/administration of Internet Banking, Mobile Banking by username and password (no longer available starting 29.09.2018)	RON 0	
Sending of bank statements at the address specified by the Client (monthly):	RON 2 in equivalent/statement	
Check remittance charges on behalf of the client (no longer available starting 02.12.2019)	n/a	EUR 10
Sale of Commercial Checks (no longer available starting 02.12.2019)		
- up to 1.000 EUR inclusive/ check	n/a	EUR 10
- above 1.000 EUR/ check		EUR 30
Fee for management of current accounts for advance for real estate investments (ANL) in RON (no longer available starting 02.12.2019)	RON 4,5/month	
Fee for reissuance of stolen/ lost card/ change of name/deteriorated card/ on demand	RON 20	USD 5
Fee for modification of maximum cash amount that may be withdrawn daily from ATMs/MFMs	RON 0.5	n/a
Fee for generating a list of the 10 most recent transactions at BCR ATMs/MFMs	RON 1	n/a

13. CURRENT ACCOUNT OFFER (withdrawn from the current offer)

	Clasicont package	BCR Current Account	Totalcont package	Comod package	Xteen/ Campus package	One package	Erste Private Banking package
	RON						
Maintenance fee/month	RON 15	RON 15/ RON 0*	RON 30	RON 2**/15	RON 0	RON 30	RON 100
Closing of account/package	RON 0						
Issue of current account statement at the bank counters, on demand:	one-calendar month statement of account, free of charge, monthly RON 2/account statement for any other period, besides the free one						
Issue of financial records, at the bank counters	RON 2						
Using BCR Alert	RON 2/month						
Using BCR Alert Plus	RON 5/month						
Fee for sending SMS exceeding the 25 SMS message limit per component	RON 0,8/SMS						

* For clients who receive income such as salaries, pensions, allowances, indemnities, unemployment, scholarships and other social benefits in the BCR Current Account, provided that the transaction is recognized as such by BCR (the IBANs of the Accounts from which the payment of these monetary rights is made must be communicated to BCR either by the Client or by the institution/company making the payment), the commission for the administration of the BCR Current Account is 0 Lei. At the same time, BCR currently allows the opening of a BCR Current Account for institutionalized minors, for whom the monthly administration commission for the BCR Current Account is 0 Lei.

** For customers who collect their pension in their BCR account, a commission of 2 Lei/month is paid for the administration of the current account.



Call BCR: *2227 number available in any network in Romania;
+ 4021.407.42.00, number available in any network in Romania or abroad.

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