Banca Comercială Română S.A.
Company with two-tier management board
15D Orhideelor Street, The Bridge 1 Building,
1st Floor, 6th District,
Bucharest, post code 060013

www.bcr.ro

contact.center@bcr.ro

InfoBCR: *2227 number available in the Vodafone, Orange, RCS RDS, Telekom networks;

+4021.407.42.00, number available in any network in Romania or abroad

Trade Register Number:
J1991000090407

Registered with the Credit Institution Register: RB-PJR-40-008/18.02.1999

Taxpayer identification number:
RO 361757

Share capital: 1,625,341,625.40 lei

SWIFT: RNCB RO BU

Limit hours[1] for operations processing – Private Individuals

Operation Type	Counter	George and BCR Phone Banking
Intra-banking lei payments	**≤ 17:00** *Debiting payer's account and crediting beneficiary's account on the same calendar day*	**by the end of the banking day** *Debiting payer's account and crediting beneficiary's account on the same calendar day*
Inter-banking low value domestic payments (< lei 50.000)	**≤ 11:00** *Debiting payer's account and crediting beneficiary's account on the same working day[2]* **11:00-17:00** *Debiting payer's account on the same working day, crediting beneficiary's account on the next working day*	**≤ 14:30** *Debiting payer's account and crediting beneficiary's account on the same working day* **>14:30** *Debiting payer's account on the same working day, crediting beneficiary's account on the next working day*
Inter-banking high value domestic payments (>lei 50.000) and/or urgent payments (irrespective of the value)	**≤ 13:00** *Debiting payer's account and crediting beneficiary's account on the same working day* **13:00-17:00** *Debiting payer's account on the same working day, crediting beneficiary's account on the next working day*	**≤ 15:30** *Debiting payer's account and crediting beneficiary's account on the same working day* **>15:30** *Debiting payer's account on the same working day, crediting beneficiary's account on the next working day* *Urgent payments are not applicable for Digital Banking George and Phone Banking*
Intra-banking foreign currency payments	**≤ 17:00** *Debiting payer's account and payment on the same calendar day with the currency date[3]*	**by the end of the banking day** *Debiting payer's account and crediting beneficiary's account on the same calendar day*
Normal inter-banking foreign currency payments	**SEPA payment orders** **≤17:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date non-SEPA payment orders* **≤17:00** *Debiting payer's account on the same working day and payment after two working days as to the currency date*	**≤ 21:30** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>21:30** *Debiting payer's account on the same working day and payment after two working days as to the currency date*
Urgent inter-banking payments (EUR)	**≤ 14:00** *Debiting payer's account and payment on the same working day with the currency date* **>14:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*	***Not the case***
Urgent inter-banking payments (USD, CAD)	**≤ 13:00** *Debiting payer's account and payment on the same working day with the currency date* **>13:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*	***Not the case***

Banca Comercială Română S.A.
Company with two-tier management board
15D Orhideelor Street, The Bridge 1 Building,
1st Floor, 6th District,
Bucharest, post code 060013

www.bcr.ro

contact.center@bcr.ro

InfoBCR: *2227 number available in the Vodafone, Orange, RCS RDS, Telekom networks;

+4021.407.42.00, number available in any network in Romania or abroad

Trade Register Number:
J1991000090407

Registered with the Credit Institution Register: RB-PJR-40-008/18.02.1999

Taxpayer identification number:
RO 361757

Share capital: 1,625,341,625.40 lei

SWIFT: RNCB RO BU

Urgent inter-banking payments (GBP, CHF)	**≤ 10:00** *Debiting payer's account and payment on the same working day with the currency date* **>10:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*	***Not the case***
Urgent inter-banking payments (CZK, DKK, HUF, NOK, PLN, SEK, TRY, AED, BRL, CNY, EGP, INR, KRW, MXN, NZD, RSD, ZAR, AUD, JPY, MDL)	**≤17:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date* **>17:00** *Debiting payer's account on the next working day and payment after two working days as to the currency date*	***Not the case***
Urgent inter-banking cross-border payments (RON)	**≤ 13:00** *Debiting payer's account and payment on the same working day with the currency date* **>13:00** *Debiting payer's account on the same working day and payment on the next working day as to the currency date*	***Not the case***
Intra/inter-banking payments in Lei or foreign currency from an account denominated in a currency different than transaction's currency (Cross-Currency)	**≤ 15:00** *Debiting payer's account on the same working day and payments with the currency date established according to the payment's currency and the payment's type (normal/ urgent)* **>15:00** *Debiting payer's account in the next working day and payment with the value date established according to the payment type (normal/urgent)*	**until 17.00** *in the banking days*
Erste Intra-group fast payments in foreign currency (FIT)	**≤14:00** *Debiting payer's account and payment on the same working day with the currency date* **>14:00** *Debiting payer's account on the same day and payment on the next day as to the currency date*	**≤ 15:00** *Debiting payer's account and payment on the same working day with the currency date* **>15:00** *Debiting payer's account on the same day and payment on the next day as to the currency date*
Deposits opening/closing	**≤ 18:00** *The same day*	**≤ 20:00** *The same day* **>20:00** *The next day*
Foreign currency exchange	**≤ 17:30** *The same day*	**by the end of the banking day** *Debiting payer's account and crediting beneficiary's account on the same day*
Loan installment payments	**≤ 19:00** *Account crediting on the same working day and credit repayment on the same day/maturity** **>19:00** *Account crediting on the same working day and credit repayment on the next day/maturity** **Including deposits to self-services multifunctional machine and automatic counter*	**≤ 19:00** *Account crediting on the same working day and credit repayment on the same day/maturity* **>19:00** *Account crediting on the same working day and credit repayment on the next day/maturity**

Banca Comercială Română S.A.
Company with two-tier management board
15D Orhideelor Street, The Bridge 1 Building,
1st Floor, 6th District,
Bucharest, post code 060013

www.bcr.ro

contact.center@bcr.ro

InfoBCR: *2227 number available in the Vodafone, Orange, RCS RDS, Telekom networks;

+4021.407.42.00, number available in any network in Romania or abroad

Trade Register Number:
J1991000090407

Registered with the Credit Institution Register: RB-PJR-40-008/18.02.1999

Taxpayer identification number:
RO 361757

Share capital: 1,625,341,625.40 lei

SWIFT: RNCB RO BU

---

[1] The limit hour represents the moment of the day depending on the bank marking an operation as received in the current working day or in the next working day. The limit hours are given according to the official time of Romania GMT+2. Around Legal Feast days, the limit processing hours can be changed. The limit hours are defined for working days, except intra-banking payment transactions in lei or foreign currency, where the limit hours are defined for calendar days.

[2] A working day is any day in which banks in Romania are open for business and interbank transactions concluded in Romania. If payment is made in a currency other than national, a working day will mean any day when banks are open for business/foreign exchange transactions concluded in Romania and the main financial center on the currency in which those payments are made.

[3] The currency date shall be the date on which the amount transferred should be received by the beneficiary's bank, with the statement that the beneficiary's bank may not credit the beneficiary's account on the same day it was received.

Notes:

A. Depending on technical capabilities and/or the limit hours practiced by partner banks, BCR can, but is not bound to process certain operations received after the limit hour (similarly to those received before the limit hour).

B. BCR reserves the right to change the limit hour for banking operations performance and their related processing rules by displaying them at the premise of the bank operational entities and/or by sending an information message through electronic banking services.