

Information document regarding commissions

Account provider name: FIRST BANK S.A.

Account name: “MY Liber” banking products and services Package

Date: 11.12.2023

- This document provides you information about fees charged for the use of the main services related to your payment account. The document will help you compare these commissions to those charged to other accounts.
- Fees may also be charged for the use of account-related services not included in this document. Full information can be found in Fees and commissions for private individuals.
- A glossary of the terms used in this document is available for free.

Service	Commission
General account services	
Maintaining the account in Lei Includes [MY Liber] service package which consists of: <ul style="list-style-type: none"> - Issuing a debit card in Lei [Visa Platinum]; - Maintaining a debit card in Lei [Visa Platinum]; - Interbank payments in Lei through [Internet & Mobile Banking] for amounts < 50.000 Lei (unlimited)* - Cash withdrawals in Lei from bank's ATM (unlimited); - Cash withdrawals in Lei from other bank's ATM (unlimited) - Cash withdrawals in Lei from abroad other bank's ATM (unlimited); - Maintaining Internet & Mobile Banking; - Maintaining current account in Eur - optional in the package; - Maintaining Visa Exclusive Gold credit card - optional in the package. The services that exceed these quantities will be charged separately.	Monthly <ul style="list-style-type: none"> - if monthly recurring inflows of ≥ 4.500 Lei in the account OR total average value of client First Bank account ≥ 90.000 Lei (or equivalent in foreign currency)*** <li style="text-align: right;">0 Lei - if above mentioned condition not met <li style="text-align: right;">35 Lei Total Annual Fees Max. 420 Lei (depending if the mentioned condition is met or not)
Payments (excluding cards)	
Sending money	
Intrabank payments in Lei	10 Lei

Interbank payments in Lei at the bank's counter**	Amount < 50.000 Lei Amount ≥ 50.000 Lei Urgent Payments	9 Lei 14 Lei 14 Lei
Interbank payments in Lei executed through Internet & Mobile Banking	Amount < 50.000 Lei Amount ≥ 50.000 Lei Urgent Payments	0* Lei 4** Lei 7 Lei
Direct debit		
Interbank direct debit		2 Lei
Incoming amounts from an account opened with another service provider		
Intrabank incoming in Lei		0 Lei
Interbank incoming in Lei		0 Lei
Cards and cash		
Providing a credit card		
Issuing a credit card		Service not available
Maintaining the credit card		Service not available
Cash withdrawal		
Cash withdrawals in Lei from bank's counter**		1,50% (min 10 Lei)
Fee for not respecting cash withdrawal appointment**		0,50%
Cash deposit		
Cash deposit in customer's account		0 Lei, for amounts > 10.000 lei 15 Lei***** for amounts ≤ 10.000 lei
Cash deposit in another account		0 Lei, for amounts > 10.000 lei 15 Lei***** for amounts ≤ 10.000 lei
Overdraft and related services		
Overdraft	Interest rate:	IRCC+12%
Other services		
Standing order		
Activation of standing order in Lei		1 Leu

* Transfond fee included.

** Transfond fee not included

** The fee value will be calculated using the NBR exchange rate valid on the date of its collection

*** Total average value of client First Bank accounts (current account, savings account, term deposits) for the last 3 months is at least 90.000 Lei, or equivalent in foreign currency

**** The cash withdrawal fee and the fee for not respecting a withdrawal appointment do not apply to amounts originating from newly granted loans. Furthermore:

- The maximum amount that can be withdrawn without an appointment is 5.000 EUR or equivalent;
- The appointment must be scheduled at least 2 days in advance.

***** not applicable if the deposit represents a debt to the bank a (e.g. loan payment, fees, etc.)