

FIRSTBANK

BANK LEUMI BECOMES FIRST BANK

ALL YOU NEED TO KNOW
ABOUT YOUR NEW BANK



You can find the romanian version of this guide here: www.firstbank.ro/leumi

ALL YOU NEED TO KNOW ABOUT YOUR NEW BANK



Bank Leumi Romania was absorbed by FIRST BANK. Consequently, starting May 1st 2020, all Bank Leumi clients are officially FIRST BANK clients. The Guide includes the stages of migration, describes the new services and products offered, and lists the eventual actions that you need to take. For an easier transition from one bank to the other, please read the following material.



Bank Leumi becomes FIRST BANK and it's all in YOUR favor

Bank Leumi Romania was absorbed by FIRST BANK, as majority shareholder, owning 99.9235% of its shares.

A process of integrating the activities of the 2 banks follows, process ending with the absorption of Bank Leumi Romania by FIRST BANK on April 30, 2020.

Following an activity of 18 years, Piraeus Bank Romania became FIRST BANK, being acquired by J.C. Flowers, a global investment company, acting in the financial industry. FIRST BANK supports the commercial values on which the American industry was built on: integrity of intentions, client transparency, passion for efficiency, teamwork, and technological innovation.

You have the advantage of being the new customer of a bank oriented towards fast and efficient solutions, aiming to precisely understand the needs of its clients and to offer competitive products, supported by the cumulated experience

of the 52 companies in the portfolio of J.C. Flowers, expanded over 17 countries.

Moreover, to facilitate the transition process and to answer your questions in a timely and complete manner, we have created a special hotline and a section of the site dedicated to the integration process of Bank Leumi's operations into FIRST BANK, you can find both at the end of this guide.

Main changes

The transfer of the products and services you used to have from Bank Leumi to FIRST BANK will be performed mostly automatically, no efforts being required from your side.

However, to be able to offer you similar product and service options to the ones you used to have in Bank Leumi, your presence will be required in a FIRST BANK branch in the following situations:

- If you hold current account packages with Bank Leumi, without having activated all the services from the respective package;
- If you have benefited from a Gold debit card with an attached insurance, in order to receive the new card and to activate the insurance option;
- If the new debit card cannot be handed to you at your residence address via courier (the residence address is incorrect or outside the country or your telephone number is incorrect).

Your new IBAN code(s), associated to the bank accounts transferred to FIRST BANK, are available in the notification you received and at the address www.firstbank.ro/leumi. By inserting the old IBAN code, associated to the current





account opened in Bank Leumi, the application will provide you the new IBAN code, valid starting May 1st 2020. The balance of your accounts will be transferred according to the existing account situation in Bank Leumi at the time of transfer, from April 30th, 2020.

In case you have additional questions about how FIRST BANK takes over Bank Leumi services and products you benefit from, please access the dedicated section www.firstbank.ro/leumi, dedicated telephone line (+4021.308.77.00) or visit us in the branch mentioned in the notification.



Extra benefits, customized for you

Starting May 1st, 2020, you will no longer need to pay the monthly or yearly administration fees afferent to the following services, for a period of 6 months:

- Current account package,
- Simple current account, no matter the currency,
- Internet/ Mobile Banking,
- SMS alert,
- RON Debit Card.

You can find more details on the above in the dedicated sections of this Guide.

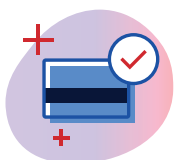
Migration calendar to FIRST BANK



FEBRUARY 2020

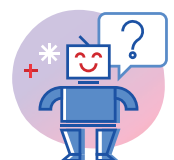
We prepare the integration process. This includes sending a notification with useful information about FIRST BANK products and services to all Bank Leumi clients. The dedicated website section for the integration process becomes active:

www.firstbank.ro/leumi



FEBRUARY 2020

Your new FIRST BANK debit card is issued and delivered by courier to the address declared at the time you acquired a banking product with Bank Leumi, or in the branch mentioned in the notification. The newly issued cards can be used starting May 1st, 2020.



MARCH 2020

You can learn more details about the products and services you benefit from at FIRST BANK by visiting the branch mentioned in the notification or checking the dedicated section about the integration process here:

www.firstbank.ro/leumi



APRIL 2020

April 30th, 2020 is the last day when you can use the current Bank Leumi IBAN code, together with the products and services related to the current account. Particularly, in this last working day there will be a series of operational limitations, you can find details about it in this Guide.



MAY 1ST 2020

Become an official member of the large FIRST BANK family.



What changes from one bank to another

Starting May 1st, 2020, the following Bank Leumi documents will no longer produce effects:

- General Business Terms,
- Commissions for individuals,
- Information documents about the commissions for the current and card accounts,
- Glossary including the standard definitions for each significant services category offered by Bank Leumi.

Your contract with Bank Leumi for payment services will be changed according to the provisions of this Guide and will be supplemented with the provisions of the following FIRST BANK documents:

- General Business Terms,
- Transactions time limit,
- List of fees and commissions,
- List of interest rates for current accounts, savings accounts, and savings plans,
- Glossary containing the list of the most representative services for a payment account, their definitions and the necessary specific contract for each banking product or service (Current account, Payment account with basic services, Debit card

contract, Internet and Mobile Banking contract, SMS Alert Contract, Contract regarding the banking products and services package).

You can read these anytime here:

- Online, at www.firstbank.ro/leumi,
- In any FIRST BANK branch, upon your request
- On the e-mail address declared to Bank Leumi.

If, after migration, you do not wish to benefit from the payment products and services with FIRST BANK, you have the right to waive them and to terminate the entire business relationship with Bank Leumi before the proposed date for entry in force of the modifications mentioned in the Guide (May 1st, 2020), without any costs on your part.

You can renounce the payment products and services and the business relationship by personally filling in a written request in the Bank Leumi branches, which will start to produce effects on the date on which the modifications from the Guide would have started to produce effects, respectively May 1st, 2020.

Continuing the business relationship with FIRST BANK will be equivalent to accepting the new contract terms.



PERSONAL DATA PROCESSING

To be able to offer you, at FIRST BANK, the products and services transferred from Bank Leumi, we have to process certain personal data.

For information on the processing of your personal data, please refer to the "Information note on the protection of personal data in the context of the FIRST BANK - Bank Leumi merger", available at www.firstbank.ro/leumi and in all the FIRST BANK and Bank Leumi branches. Also, in case you have also communicated to Bank Leumi an e-mail address you can be contacted on, an information note was also communicated to you via e-mail, following this Guide.

For the safety of your data, the communications of FIRST BANK and Bank Leumi will be made exclusively by using the contact details available at Bank Leumi. Your data will be treated as confidential.

You can use your rights regarding data protection under the conditions mentioned in the Information Note above, by sending a written notice to us, signed and dated, at any of the following addresses:

- Bank Leumi Romania at the address 45 Aviatorilor Blvd., sector 1, Bucharest or by e-mail info-leumi@firstbank.ro;

- FIRST BANK at the address 29-31 Sos. Nicolae Titulescu, sector 1, Bucharest or by e-mail info-leumi@firstbank.ro.

The legal term for providing a response is maximum one month, under the conditions provided by the General Data Protection Regulation no. 679/2016, with the possibility of extension with 2 more months. However, please be informed that, in such case, we will take all the necessary measures to provide you with an answer as soon as possible.

After May 1st, 2020, you can exercise these rights in the same manner, by using exclusively the FIRST BANK contact details mentioned above.

We remind you that you can find details on the processing of your personal data in the Information Note regarding the processing of personal data of Bank Leumi clients, available also online at the address www.leumi.ro, in the Data Protection section.



What changes in the products and services you benefit from

CURRENT ACCOUNTS

The transition occurs automatically

All your current accounts opened in Bank Leumi will be transferred, and the operations afferent to your services will be performed through your new FIRST BANK accounts. The funds from the current accounts will be transferred automatically, on May 1st, 2020, without the need for any formality and will be accessible from that date. The access to the funds from the transferred current accounts can be made using the same transaction channels you used in Bank Leumi (branch and/ or Debit Card and/ or Internet/Mobile Banking).

You have a new IBAN code

The IBAN account you have in Bank Leumi will no longer be valid starting with May 1st, 2020.

You can find out the new IBAN afferent to the account transferred to FIRST BANK by reading the notification received or directly from the bank's website: www.firstbank.ro, in the Bank Leumi clients section, by inserting the IBAN code afferent to the current account from Bank Leumi.

Please make sure in advance that the new IBAN is communicated to the persons designated as authorized or if you are to receive funds after the migration date.

Six months without administration fee

Your new current accounts are offered to you free, without an administration fee, for a period of 6 months starting May 1st, 2020. After this date, the standard FIRST BANK commissions will apply, according to the List of fees and commissions valid on October 31st, 2020, which can be consulted on firstbank.ro or in any FIRST BANK branch.

In case you already are a FIRST BANK client, your bank accounts from Bank Leumi will be added to the accounts opened with FIRST BANK. They can function at the same time, if you need them, or they can be closed through a simple request at the FIRST BANK branch mentioned in the notification.

Check the List of fees and commissions

The transaction services afferent to the current accounts will function according to FIRST BANK's standard fee, valid on May 1st, 2020. We invite you to access www.firstbank.ro in order to study the List of fees and commissions, or to visit us in the branch mentioned in the notification in order to choose amongst the products which best fit your needs.

Automatic power of attorney transfer

t the same time with taking over the current accounts, the powers of attorney for the current accounts opened in Bank Leumi will be maintained, the authorized persons retaining the same rights in the accounts taken over to FIRST BANK.



New savings options

FIRST BANK does not discount the interest for the reserves from your current account. We invite you to access www.firstbank.ro or visit us in any branch to opt for a more advantageous offer.

Account statements, at your disposal

After migration, you can request, free of charge, the account statements for the accounts opened in Bank Leumi, for the transactions performed prior to May 1st, 2020, in any FIRST BANK branch. The new account statements can also be obtained directly from the online platform (accessible to the clients with Internet/ Mobile Banking service).

Dew Direct Debit orders and scheduled payments

The Direct Debit orders (this includes the ones signed with the utilities providers) and the standing order type of scheduled payments of will not be transferred automatically to FIRST BANK. In order to continue using these payment methods' advantages, please visit the FIRST BANK branch mentioned in the notification in order to sign the necessary documents.





Service packages THE CURRENT ACCOUNT

If you are amongst the clients who opted for one of the current account service packages offered by Bank Leumi (including the ones accessed through salary conventions) you will continue to enjoy the products included in these packages with First Bank, starting May 1st, 2020, according with the options you selected.

SITUATION A:

The current account service packages contracted with Bank Leumi in which you opted for all the products: current account, debit card, SMS alert and Internet and Mobile Banking, will be replaced by the most advantageous types of Current account packages from the FIRST BANK offer.

For a period of 6 months, from May 1st, 2020 until October 31, 2020 the monthly administration fee afferent to the package is free. Starting November 1st, 2020, fees and standard conditions for fee exemption will be applied, according to the List with fees and commissions valid on that date.

What the FIRST BANK current account packages contain, corresponding to your Bank Leumi package:

My Relaxed Package	MY Free Package
Current lei account	Current lei account
<ul style="list-style-type: none"> • Visa Shop & Cash Debit card, • Zero fee for any withdrawal from ATM's in Romania. 	<ul style="list-style-type: none"> • Visa Platinum Debit Card in lei with: <ul style="list-style-type: none"> - Zero fee for any withdrawal from ATM's in the world, - Money back for any shopping paid with card, - Travel benefits (access in lounge, Air Refund, free Wi-Fi access, Visa Luxury hotels access, etc.).
<ul style="list-style-type: none"> • SMS alerts instantly notifying on debit & credit transactions and the available balance, directly on the mobile phone. 	<ul style="list-style-type: none"> • SMS alerts instantly notifying on debit & credit transactions and the available balance, directly on the mobile phone.
<ul style="list-style-type: none"> • Internet & Mobile Banking with zero fees for payments made to any FIRST BANK account, and any payments less than 5,000 lei made to banks in Romania. 	<ul style="list-style-type: none"> • Internet & Mobile Banking with zero fees for: <ul style="list-style-type: none"> - Payments in lei and foreign currencies made to any FIRST BANK account, - Any payments less than 50,000 lei made to banks in Romania.
<p>Monthly fee:</p> <p>0 (zero) in the first 6 months starting May 1st, 2020.</p> <p>Subsequently, this can be zero only if you collect a minimum of 2,000 lei per month in FIRST BANK accounts. If this condition is not met, a fee of 15 lei / month will be applied.</p>	<p>Monthly fee:</p> <p>0 (zero) in the first 6 months from the migration day.</p> <p>Subsequently, this can be zero only if you collect a minimum of 4,500 lei per month in FIRST BANK accounts. If this condition is not met, a fee of 35 lei / month will be applied.</p>



The name of the corresponding FIRST BANK package is mentioned in the notification sent together with this Guide, depending on the products held by you within the packages contracted with Bank Leumi as well as the conditions for their use.

You have access to the products and services from the corresponding package starting with May 1st, 2020.

Please note that in the situation described in point A, in addition to the specific contractual conditions for each payment product from the package, your package contract will be supplemented with the provisions of the CONTRACT ON THE BANKING PRODUCTS AND SERVICES OF THE BANK that can be accessed on www.firstbank.ro/leumi.

We specifically mention that, according to these provisions, waiving one or several of the mandatory banking products or services included in the package, on initiative of the Bank or the Client, can be done at any time, according to the specific contracts for each type of banking service and product and generates the automatic termination of the package contract. Consequently, for the banking products and services remaining active, starting the date you no longer benefit from any of the banking services or products from the package, automatically, the costs of standard banking products/ services in force on the respective date become applicable.

SITUATION B:

For the current account services packages contracted with Bank Leumi in which you opted for part of the products, FIRST BANK provides you with a package that ensures the continuity of all services held, free of charge, for 6 months.

In order to use the complete benefits of the current account services package it is necessary to activate all the components from the package. Please come to the branch mentioned in the notification to activate them. If you chose not to do this until October 31st, 2020, the corresponding products, previously held with Bank Leumi will remain available to you, but with the application of the standard fees on the respective date.



DEBIT CARDS

You have a new card

We ensure continuity in using the cards issued by Bank Leumi, through the corresponding FIRST BANK cards, with a zero-administration fee in the first year.

The new Debit Cards will be sent by courier, together with the activation instructions, during February 2020, or they can be obtained from the FIRST BANK branches, in certain situations, according to the Notification sent to you.

If you have not received them, by courier, until March 15, 2020 at the address declared with the bank, please come to the FIRST BANK branch mentioned in the Notification.

You can use the new FIRST BANK cards starting May 1st, 2020.

One single currency

Debit cards will be issued for the clients having accounts in a single currency (RON/ EURO) which will exclusively debit the account with the respective currency (RON/ EURO).

The correspondent FIRST BANK debit cards do not include the multi-currency option. Under these conditions, the new FIRST BANK debit cards issued for the Bank Leumi clients are attached only to RON accounts.

After May 1st, 2020, upon your request, FIRST BANK can provide you with a EURO debit card.

Transaction limit

The new debit cards will have a daily pre-set transaction limit of maximum 4,000 RON, no matter the number of transactions or the transaction channel (ATM/ POS/ Internet). The transaction limit can be changed, as follows: 500 RON/ 2,000 RON/ 4,000 RON/ 10,000 RON/ 20,000 RON/ 40,000 RON, on your initiative in any FIRST BANK branch, or after May 1st, 2020. The limits will apply to the account holder and to the supplementary users.

Platinum Cards

The supplementary benefits attached to the Gold Cards issued by Bank Leumi will cease on May 1st, 2020. However, you can enjoy a new set of advantages and services attached to the Visa Debit Platinum FIRST BANK card. We invite you in the branch mentioned in the notification for receiving the card, signing the documentation and issuance of the insurance certificate.

Supplementary Cards

Holders of supplementary cards can obtain their new FIRST BANK debit card from the branch appointed to solve the requests of the main card holders (and mentioned as such in the Notification received) and only if they will come together with the account holder, in order to sign the conditions regarding the empowered persons.



INTERNET AND MOBILE BANKING

The FIRST BANK Internet & Mobile Banking service will be available for all the users of the Bank Online Leumi application starting with May 1st, 2020. The Bank Online Leumi platform, to which you had access until now, will be available for transactions until April 29, 2020.

All users of the Internet Banking & Mobile service, provided by Bank Leumi, active on January 15, 2020 will be automatically taken over. The active user is the user who has used the application at least once during the last 12 months and is the holder of the bank account opened at Bank Leumi, and data on the phone number and e-mail address is present in Bank Leumi records.

Where, with the help of identification data by Internet & Mobile Banking, you have access to many accounts in addition to the ones you owned, this functionality, with migration, will not be available.

How to login in the new Internet & Mobile Banking platform

You can login in the new internet platform for Banking & Mobile using the same login information from the Leumi platform. On the first login, the FIRST BANK platform will request you to change them.

The login method provided by the FIRST BANK platform will be based on a password, Fingerprint or FaceID, depending on your device.

Also, we are pleased to inform you that **FIRST BANK will not request a monthly tax for using the service for the first 6 months of use.**

More information on your new application, as well as the full list of taxes and commissions, can be obtained by accessing www.firstbank.ro/ibanking.

SMS ALERT SERVICE

Starting with May 1st, 2020 you will benefit from the SMS Alert Service provided by FIRST BANK. This service can be provided both as a separate service and as part of a FIRST BANK Current Account Package. You will receive information on the following types of transactions:

- Payments initiated through bank transfer in the intra and inter banking system and the balance available in the account after the transactions are performed,
- Funds received in the account
- Reversed transactions and balance available in the account,
- Transactions initiated through bank account which were returned and available balance,
- Solving the payment refusal for transactions initiated with a card,
- Maturity/ renewal of the fixed-term deposits,
- Attachment orders on the account,
- Information about the monthly amounts necessary for the payment of the current loans, before the due dat.





We inform you that for this service, a free charge of 6 months from the date of migration applies. Subsequently, the fees and commissions provided in the List of Fees and Commissions will be applicable.

Minimum amount limit

The minimum amount limit for which alerts are being sent: 50 lei (or equivalent in the currency of the account). This limit can be changed depending on the option of the client, provided it is not lower than the minimum amount set by the bank and to be a multiple of 5.

Exchange rate and account balance

The notification service for the exchange rate (NBR – National Bank of Romania rates) and the account balance with a certain frequency will not be taken over.

New telephone numbers

If, until May 1st, 2020, you will change your telephone number designated for receiving notifications of the Bank, please go to a Bank Leumi branch in order to update your contact data or to a FIRST BANK branch, if after April 30th, 2020.

Deposits and savings accounts

All your deposits will be transferred starting May 1st, 2020 to FIRST BANK deposit accounts, maintaining the same contractual conditions regarding the currency, type of interest, amount of interest, term or maturity as well as the calculation method for the interest

Information and access

Information regarding the current situation of the amounts from your deposits, and access to these amounts, are available to you by using the same methods used in relation to Bank Leumi, under the same conditions (branch, Internet/ Mobile Banking).

Starting the date of the first maturity, in case of deposits with automatic extension clause, the value of the interest for the next contractual period will be updated according to the offer of FIRST BANK for the respective type of deposit.

Deposits

In case of deposits (opened for a term of 12 months with automatic extension clause, these will maintain the contractual conditions described above only until the first anniversary. After the anniversary date, the amounts afferent to the deposits (capital plus accumulated interest) will be automatically transferred in the current accounts opened in your name. You have the option to choose any FIRST BANK savings product.

Savings plans

In case you have a Bank Leumi savings plan, its balance will be transferred into a FIRST BANK current account. Please come into the branch mentioned in the Guide in order to create a new deposit.



Overnight contracts

In case of Overnight contracts, their balance will be available in your current account, for the day of April 30th, 2020. In the first working day, they will be set up according to the FIRST BANK Overnight deposit standard limits available on our website.

Deposits guarantee

FIRST BANK is a participant at the Deposit Guarantee Fund in the Banking System (FGDB). The guarantee ceiling per depositor individual person is set at the lei equivalent of EUR 100,000. For supplementary information regarding the securing of the deposits, you can access our website.



LOANS

All your loans currently in the portfolio of Bank Leumi will be fully transferred in the FIRST BANK portfolio. We will take over all the rights and obligations assumed by Bank Leumi through the loan contracts signed or the assumed commitments.

The contractual conditions provided in the contracts signed with Bank Leumi will be fully maintained, no matter the type of credit, currency, current balance, eventual due amounts, term, due date, interest type, interest calculation method or eventual delay penalties.

Paying due amounts

All the amounts due on the basis of the loan contracts will be automatically reimbursed through the current account opened with FIRST BANK, corresponding to the account existing in Bank Leumi.

Depositing funds in the current account can be made through FIRST BANK branches, through Internet Banking transfer or through the Qiwi multifunction network of machines, which offers exchange rate services at NBR – National Bank of Romania exchange rate. You can find more details on www.qiwi.ro.

Starting May 1st, 2020, the CEC Bank network can no longer be used for depositing funds in the current account for reimbursement of loans.

Any eventual due amounts existent on May 1st, 2020, will be automatically transferred and will have to be paid to FIRST BANK through the channels mentioned above.

SMS information

You will be notified via free SMS with information regarding the monthly payment amounts, including those related to the change in the interest rate as a result of updating the official reference index (IRCC, Robor, Euribor), before the due date. You will be informed of any changes in the monthly repayable amounts as a result of any changes to your credit agreements. In addition, you will have available all the information related to your credit through the Internet Banking application.





Payment schedules and other requests

The payment schedules afferent to your loans can be obtained free of charge, through a request addressed to the FIRST BANK branch mentioned in the notification. Starting May 1st, 2020, any requests about your current loans (anticipated repayment, change of due date) must be addressed to the FIRST BANK branch mentioned in the notification.

Loan guarantees

Loan guarantees related to your loans will automatically transfer in favor of FIRST BANK with retention of preference rank (real estate mortgages, mortgages on current account availability, pledges, etc.). All the formalities for publicity and opposability will be carried out by FIRST BANK, without the need for you to complete any formalities or pay any costs.

Insurance policies

Insurance policies attached to your loans with Bank Leumi remain valid and will function according to the terms and conditions valid on the contracting day. Starting May 20, 2020, on the expiry of the insurance policies on the assets brought in as guarantee, the new policies will be concluded in favor of FIRST BANK, by naming FIRST BANK as beneficiary of eventual compensations.

Important notes:

- In the case of paper based Intrabank payments, please consider the reduced working schedule with the public on April 30, 2020. It can be consulted on www.firstbank.ro/leumi
- There you will also find important information on the dates until which you can request the opening of new products and services in Bank Leumi's offices.
- Considering that all migration operations will take place between April 30, 2020 - May 3, 2020, we recommend you make sure you have enough cash available for your current needs in advance. We will remind you with an email or SMS notification, long enough before the migration.

COMMUNICATIONS

We answer any additional questions. Here's how you can contact us:

- Call Centre number: **+4021.308.77.00**
- Email address: Info-leumi@firstbank.ro
- From the 9th of March in FIRST BANK branches, especially the branch mentioned in the notification received.



THE FIRST BANK TEAM
WISHES YOU A VERY
WARM WELCOME!



FIRSTBANK

