

# FIRSTBANK



## FEES AND COMMISSIONS FOR LEGAL ENTITIES

Applicable from 29 December 2023

1. CURRENT ACCOUNTS		
COMMISSION TYPE	RON	FOREIGN CURRENCY
Account opening	zero	zero
Current account maintenance*	20 RON/month/account	equivalent in the currency of the account
Account statement over the counter		
Account statement **	zero/1 statement per month/account	zero/1 statement per month/account
Duplicate of account statement **	20 RON/statement/account	currency equivalent
Retroactive account statement***	25 RON/ statement/account	currency equivalent
Account statement via SWIFT		
For first account	150 RON/month/account (equivalent in the currency of the account)	
For next accounts	30 RON/month/account (equivalent in the currency of the account)	
Other fees		
Confirmation of authorized signatures	50 RON/confirmation	currency equivalent
Confirmation of balances in favor of customers at their request or at the audit firms request at a specific date	125 RON	currency equivalent
<i>* For accounts in foreign currency, the amount of the commission will be calculated using the NBR exchange rate valid on the date of its collection. In the case of legal entities in insolvency, for all accounts in RON and in foreign currency the commission will be zero.</i>		
<i>** Account statement generated daily for the last completed calendar month and for the current month</i>		
<i>*** The account statement generated daily for any other month other than the last completed calendar month or the current month</i>		
2. BAILIFF ACCOUNTS		
COMMISSION TYPE	RON	FOREIGN CURRENCY
Account opening/closure	zero	zero
Account maintenance	zero	zero
Cashless transactions		
Incomings	zero	zero
Payments	zero	zero
Cash transactions		
Cash deposit	zero	zero
Cash withdrawal	zero	zero
3. ESCROW ACCOUNT		
COMMISSION TYPE	RON	FOREIGN CURRENCY
Escrow account opening	0.1% - 1% min 350 RON	equivalent in the currency of the account
Escrow account maintenance	100 RON/month	equivalent in the currency of the account

## 4. PERFORMANCE GUARANTEE ACCOUNT

COMMISSION TYPE	RON	FOREIGN CURRENCY
Opening	zero	zero
Maintenance	50 RON/month/account	equivalent in the currency of the account
Account opening notification	10 RON/notification	equivalent in the currency of the account
Use fee (verification) guarantee of good execution.	50 RON	currency equivalent

## 5. CASH OPERATIONS

COMMISSION TYPE	RON	FOREIGN CURRENCY
Cash deposit for amounts lower or equal to 50.000 RON/FCY equiv.	15 RON	3 EUR/USD/GBP/CHF /1200 HUF
Deposit cash in coins	0.3 RON/coin, min 10 RON	0.3 RON/coin, min 10 RON, currency equivalent
Cash withdrawal*(amounts ≤ 5.000 EUR or equivalent unscheduled and amounts > 5.000 EUR or equivalent scheduled)	1% min 10 RON	1% min 2 EUR
Cash withdrawal (amounts > 5.000 EUR or equivalent unscheduled)	1.50%	1.50%
Fee for inobservance of the cash withdrawal appointment	0.50%	0.50%

\* Scheduling for withdrawals in RON is made at least 2 working days in advance

In case of withdrawals in foreign currency, the Bank reserves the right to set the delivery deadline at a maximum of 20 working days from the moment of requesting the amount.

## 6. NON-CASH OPERATIONS

COMMISSION TYPE	RON	
Intrabank payment orders	Paper based	Internet&Mobile Banking
Incomings	zero	zero
Payments	15 RON	zero
Interbank payment orders	Paper based	Internet&Mobile Banking
Incomings	zero	zero
<b>Payments (including VAT account)</b>		
amounts < 5.000 RON	15 RON+ commission Transfond/BNR*	3 RON+ commission Transfond/BNR*
amounts ≥ 5.000 and < 50.000 RON		5 RON+ commission Transfond/BNR*
amounts ≥ 50.000 RON		7 RON+ commission Transfond/BNR*
urgent		7 RON+ commission Transfond/BNR*
<b>RON payments abroad (only through REGIS)</b>	21 RON	n/a

\* For regular RON interbank transfers < RON 50.000, will be charged with Transfond (0.51 RON); NBR fee (RON 6) will be charged; for urgent RON interbank transfers > RON 50.000 NBR fee (RON 6) will be charged, For URGENT RON interbank transfers < RON 50.000 (RON 6) will be charged.

COMMISSION TYPE	FOREIGN CURRENCY	
Intrabank payment orders	Paper Based	Internet&Mobile Banking
Incomings	zero	zero
Payments	15 RON (equivalent in payment currency at NBR exchange rate)	zero
Interbank payment orders	Paper Based	Internet&Mobile Banking
Incomings	zero	zero

Payments in EUR to countries within European Community\* (including VAT account)

amounts < 5.000 RON (EUR eq. at NBR exchange rate)	15.51 RON (EUR eq. at NBR exchange rate)	3.51 RON (EUR eq. at NBR exchange rate)
amounts ≥ 5.000 and < 50.000 RON (EUR eq. at NBR exchange rate)	15.51 RON (EUR eq. at NBR exchange rate)	5.51 RON (EUR eq. at NBR exchange rate)
amounts ≥ 50.000 RON (EUR eq. at NBR exchange rate)	21 RON (EUR eq. at NBR exchange rate)	13 RON (EUR eq. at NBR exchange rate)
urgent	21 RON (EUR eq. at NBR exchange rate)	13 RON (EUR eq. at NBR exchange rate)
<b>Payments in EUR to countries outside European Community or payments in other currency irrespective the country ** (including VAT account)</b>	SPOT: 0.20% min. 25 EUR max. 1.000 EUR	SPOT: 0.12% min. 15 EUR max. 800 EUR
	URGENT: 0.20% min. 25 EUR max. 1.000 EUR + 50 EUR (emergency fee)	URGENT 0.14% min. 15 EUR max. 800 EUR
Additional commission for payments initiated with option "OUR" (above the standard commission)		
Amounts < 2.500 EUR		10 EUR
Amounts ≥ 2.500 EUR and < 12.500 EUR		15 EUR
Amounts ≥ 12.500 EUR and < 50.000 EUR		50 EUR
Amounts ≥ 50.000 EUR		80 EUR
SWIFT fee**		10 EUR
*Austria, Belgium, Bulgaria, Czech, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Letonia, Latvia, Luxemborg, Malta, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden Netherlands, Hungary, Iceland, Norway, Lichtenstein,		
**In addition, the SWIFT fee will be charged; in the case of payment orders to countries outside the European Union, payment orders to countries within the European Union for currencies other than EUR; for transactions made both at First Bank counters and through the Internet & Mobile Banking service.		

COMMISSION TYPE	RON	FOREIGN CURRENCY
<b>Other fees</b>		
Payment order related to garnishment	30 RON + Transfond commission for < 100 RON payments 50 RON + Transfond commission for > 100 RON payments	n/a
Refusal incoming payment order	20 RON	20 EUR
Incoming "OUR" (fee charged to the payer)	n/a	0.10% min. 15 EUR max. 100 EUR
Incoming in FCY in favor of the clients of another bank	n/a	Suma < 10.000 EUR - 30 EUR Suma ≥ 10.000 EUR - 50 EUR
Investigations related to incomplete/ unclear incoming payments	100 RON	35 EUR
Cancel payment at client's request after the payment execution before transmission**	100 RON	100 EUR
Cancel payment at client request after payment execution and after payment transmission***	n/a	100EUR
Investigations for transactions	100 RON	50 EUR
<b>7. DIRECT DEBIT</b>		
<b>COMMISSION TYPE</b>	<b>RON</b>	
Service activation	zero	
Intrabank payment	zero	
Interbank payment	2 RON	
Payment refusal	1 RON	
Mandate modification/ cancelation	zero	

\*\* The RON Payment Order wasn't sent to the beneficiary's bank/The foreign currency until the currency date (inclusive) \*\*\* The RON Payment Order has been sent to the beneficiary's bank/ The foreign currency until the currency date (inclusive)

8. CHEQUES/PROMISSORY NOTES/BILLS (debit instruments)	
COMMISSION TYPE	RON
Incoming intrabank	4 RON/instrument
Interbank incoming	4 RON+ commission Transfond*/instrument
<b>Payments intrabank/interbank</b>	
amounts < 5.000 RON	6 RON
amounts ≥ 5.000 and < 50.000 RO	9 RON
amounts ≥ 50.000 RON	18 RON
Remittance for collection	4 RON/instrument
Refusal of payment cheque/promissory notes	25 RON/instrument
<b>Cheque certification</b>	
amounts < 50.000 RON	15 RON
amounts > 50.000 RON	20 RON
Personalization of a cheque/promissory note page	0.7 RON/ page
Investigations	10 RON
Handling of debit instruments brought to the Bank for storage and processing with more than 7 calendar days before the due date/ issuing date	5 RON or currency equivalent/instrument
Commission for withdrawal of the debit instrument brought to the bank (in case it was not sent through the clearing system)	10 RON or currency equivalent
<i>*TransFond commission - 0,88 LEI to be added</i>	

9. CONDITIONAL PAYMENT ORDERS		
COMMISSION TYPE	RON	FOREIGN CURRENCY
<b>ISSUED</b>		
Issuance*	0.20% min. 400 RON max 12.500 RON	0,20% min 75 EUR max 2.500 EUR
Modification/cancellation*	125 RON	25 EUR
<i>*In the case of a credit refinancing from another bank by First Bank, no commissions and fees are charged; cut off time 11:00 A.M.</i>		
<b>RECEIVED</b>		
Advising	0.20% min. 400 RON max 12.500 RON	0.20% min 75 EUR max 2.500 EUR
Amendment	125 RON	25 EUR
Cancellation	zero	zero
10. INCASSO		
COMMISSION TYPE	RON	FOREIGN CURRENCY
<b>EXPORT</b>		
Remittance of clean collection	RON equivalent	0.15% min. 40 EUR max 500 EUR
Amendment of initial instructions	RON equivalent	25 EUR
<b>IMPORT</b>		
Advising of clean/documentary collection	RON equivalent	0.15% min. 40 EUR max 500 EUR
Amendment of initial instructions	RON equivalent	25 EUR
Payment at sight/at accepted maturity *	RON equivalent	0,20% min. 25 EUR max. 1000 EUR

Return of unpaid documents/unaccepted draft	RON equivalent	30 EUR
Return of unpaid documents/unaccepted draft	RON equivalent	40 EUR
Release documents for goods sent on FIRST BANK S.A. address	RON equivalent	100 EUR
*cut off time 11:00 A.M.		

## 11. LETTERS OF CREDIT (L/C)

COMMISSION TYPE	RON	FOREIGN CURRENCY
<b>Import Letters of Credit (including standby L/C)</b>		
Issuance/validity extension/amount increase *	RON equivalent	0.20% min 75 EUR per quarter of fraction
Amendments (other than validity extension/amount increase) **	RON equivalent	25 EUR
Discrepancies***	RON equivalent	75 EUR/set
Payment at sight (including handling of documents) ****	RON equivalent	0.20% min. 100 EUR
Deferred payment/acceptance (including handling of documents) *****	RON equivalent	0.20% min 100 EUR per quarter of fraction
Cancellation/Not-utilized L/C fee *****	RON equivalent	100 EUR
Fee for not presenting photocopies of the set of documents*****	RON equivalent	25 EUR
<p><i>*It is fully charged at the date of opening/extension of the validity, for the entire validity period of the LC and it is calculated from issuance date until expiration date</i></p> <p><i>**It applies in case of modification of the terms of the letter of credit (other than extension or increase) OR if the amount resulted as a commission for extension or increase of the letter of credit is less than the modification fee. It is charged on the date of modification of the letter of credit.</i></p> <p><i>*** It is applied to the set of documents, regardless of its value and is deducted from the amount paid</i></p> <p><i>****It is applied to the value paid within the letter of credit. It is charged at the time of payment.</i></p> <p><i>***** It is applied to the value accepted for payment within the letter of credit and is calculated per quarter or fraction from the date of acceptance until the date of payment. It is charged at the time of acceptance of payment.</i></p> <p><i>***** It is charged if until the expiration date of the validity of the letter of credit, no presentation of documents within the issued letter of credit has been made. Subsequent presentation of this date will not result in the return of the commission.</i></p> <p><i>***** It is applied to the set of documents, regardless of its value and is deducted from the amount paid</i></p>		
<b>Export Letters of Credit (including standby L/C)</b>		
Advising/Advising validity extension/Advising amount increase	RON equivalent	0.15% min 75 EUR
Advising Amendment (other than validity extension/amount increase)	RON equivalent	30 EUR
Confirmation	RON equivalent	negotiable min 100 EUR per quarter of fraction
Documents handling	RON equivalent	0.20% min 75 EUR
Cancellation/Not-utilized L/C fee	RON equivalent	50 EUR
Advising to a second advising bank	RON equivalent	100 EUR
Advising of an Amendment to a second advising bank	RON equivalent	50 EUR
<b>Other operations – Export L/C</b>		

Transfer/amount increase/ Validity extension of transferred letter of credit	RON equivalent	0,20% min 100 EUR
Other amendments of transferred letter of credit	RON equivalent	30 EUR
Assignment of receivables	RON equivalent	100 EUR
Transfer of funds in favor of a non-client/assignee	RON equivalent	0,15% min 25 EUR max 1.500 EUR
Transfer of funds in favor of First Bank client	RON equivalent	zero

## 12. LETTERS OF GUARANTEE (L/G)

COMMISSION TYPE	RON	FOREIGN CURRENCY
<b>Issued letters of guarantee</b>		
Issuance/Increase/Extension (for L/G issued with cash collateral) *	0,25% min 150 RON per quarter of fraction	0,25% min 75 EUR per quarter of fraction
Issuance/Increase/Extension (for L/G issued under a credit facility/bank counter-guarantee) *	0,50% min 150 RON per quarter of fraction	0,50% min 75 EUR per quarter of fraction
Issuance/Increase/Extension (for L/G issued with bank counter-guarantee) – applicable to correspondent banks	negotiable, min. EUR 100 per quarter of fraction	
Amendments (other than increase/extension) **	70 RON	35 EUR
Claim under L/G issued by FIRST BANK in other currencies ***	RON equivalent	0,15% min 80 EUR max 1.000 EUR
Claim under L/G issued by FIRST BANK in RON****	0,15% min 200 RON	n/a
Cancellation****	100 RON	30 EUR

*\*It is charged in full on the date of issue / extension of validity for the entire period of validity of the L/G, calculated from the date of issue and until the expiration date of the L/G. It is charged on the date of issuance / increase / extension of the L/G.*

*\*\* It applies in case of changes to the terms of the letter of guarantee (other than extension or increase) OR if the amount resulted as a fee for extension or increase of the letter of guarantee is less than the fee for modification OR for any change (including extension and / or increase) if the issuance / modification commission is charged periodically, as a result of a negotiation. It is charged on the date of modification of the letter of guarantee.*

*\*\*\*It applies at the amount executed. It is charged at the time of the payment.*

*\*\*\*\* It is charged if the letter of guarantee is canceled before its expiration date. It is charged on the date of cancellation of the letter of guarantee.*

### Received letters of guarantee

Advising extension/increase/other amendments	RON equivalent	50 EUR
Signatures verifications at the request of the client	RON equivalent	25 EUR
Cancellation	RON equivalent	30 EUR
Transmission of claim of L/G at the request of FIRST BANK S.A. customer	RON equivalent	100 EUR

## 13. OTHER SERVICES APPLICABLE TO DOCUMENTARY OPERATIONS

COMMISSION TYPE	RON	FOREIGN CURRENCY
Fee for local courier (Romania)	50 RON	10 EUR
Fee for international courier (DHL type)	250 RON	50 EUR

SWIFT fee	50 RON	10 EUR
Investigations (including SWIFT fee)	125 RON	25 EUR
Miscellaneous correspondence at the request of customers (to which is added the SWIFT fee and/or courier)	RON equivalent	50 EUR
Analysis / Structuring of documentary operations/drafting	RON equivalent	min 50 EUR, max 500 EUR

## 14. DEBIT CARDS - VISA BUSINESS

COMMISSION TYPE	VISA BUSINESS STANDARD		VISA BUSINESS PREMIUM	
	RON	EUR	RON	EUR
Annual fee	45 RON	15 EUR	130 RON	50 EUR
Cash withdrawal – ATM/POS <b>First Bank S.A.</b> ATM/POS National ATM/POS International	0.50% + 2.5 RON (fixed)	0.50% + 0.7 EUR (fixed)	0.50% + 2.5 RON (fixed)	0.50% + 0.7 EUR (fixed)
Purchases – National/ International	zero	zero	zero	zero
Card issuance fee	zero	zero	zero	zero
Card renewal fee	zero	zero	zero	zero
Blocking/Unblocking lost/stolen card	zero	zero	zero	zero
Balance inquiry at ATM/ POS	zero	zero	zero	zero
Unjustified chargeback	10 RON	2.5 EUR	10 RON	2.5 EUR
Mini statement at First Bank S.A. ATMs	zero	zero	zero	zero
Change PIN at ATM	zero	zero	zero	zero
Card and PIN reissue fee (lost, stolen, damaged, personal reasons)	10 RON	2.5 EUR	10 RON	2.5 EUR
Card closing fee	zero	zero	zero	zero
Reset PIN trials to 0	zero	zero	zero	zero
Commission for Quasi-Cash transactions*	1.7% + 5 RON (fixed)	1.7% + 1 EUR (fixed)	1.7% + 5 Ron (fixes)	1.7% + 1 EUR (fixed)

*Any type of gambling/betting transaction performed through debit card with the purpose to obtain goods convertible in cash, and/or credit transfer transaction between own accounts held with different banks performed through debit card*

## 15. BUSINESS CREDIT CARDS VISA BUSINESS – Charges applicable exclusively to customers who benefit from Visa business credit cards – product withdrawn from the Bank's offer from 06.02.2023

COMMISSION TYPE	VISA BUSINESS STANDARD	VISA BUSINESS PREMIUM
	RON	RON
Issuing fee	30 RON	50 RON
Annual fee	50 RON	150 RON
Monthly fee SMS alert /Email	5 RON	zero
Balance inquiry at ATM	1 RON	1 RON
Statement issuing fee	zero	zero
Card renewal fee	zero	zero
Card/account blocking fee	zero	zero
Installment fee worldwide	150 RON/transaction	150 RON/transaction



Cash withdrawal – <b>ATM First Bank</b>	1.50%	1.50%
Cash withdrawal - National ATM	2.00%	2.00%
Cash withdrawal - International ATM	2.00%	2.00%
Cash withdrawal - <b>POS First Bank</b>	1.00%	1.00%
Cash withdrawal - National POS	3.00%	3.00%
Cash withdrawal - International POS	3.00%	3.00%
Card and PIN reissue fee (lost, stolen, damaged, personal reasons)	15 RON	15 RON
New PIN code generation fee	5 RON	5 RON
Urgent card issuing fee abroad	200 EUR	200 EUR
Urgent fee for cash withdrawal abroad (cardless)	150 EUR	150 EUR
Monthly insurance fee	3.5 RON	zero
PIN code change at ATM	zero	zero
Card blocking fee	10 RON	10 RON

## 16. POS

TERMINAL/MONTHLY VOLUME IN EUR / AVERAGE TRANSACTION VALUE IN EUR	TRANSACTION TYPE	STANDARD COMMISSION/ TRANSACTION	STANDARD COMMISSION FLAT/ TRANSACTION (RON eq)	MONTHLY POS USAGE FEE IN EUR (RON eq)
POS si IMPRINTER/ < 2.500 /25 EUR	OFF US	1.05%	0.1	35
	ON US	1.05% min 0.50%	0.1	
	OFF US BUSINESS CARD	1.20%	0.1	
POS si IMPRINTER/ 2.501 - 4.500 /25 EUR	OFF US	0.90%	0.1	30
	ON US	0.90% min 0.50%	0.1	
	OFF US BUSINESS CARD	1.20%	0.1	
POS si IMPRINTER/ 4.501 - 6.500 /25 EUR	OFF US	0.80%	0.1	5
	ON US	0.80% min 0.50%	0.1	
	OFF US BUSINESS CARD	1.00%	0.1	
POS si IMPRINTER/ 6.501 - 10.000 /50 EUR	OFF US	0.75%	0.1	0
	ON US	0.75% min 0.50%	0.1	
	OFF US BUSINESS CARD	1.00%	0.1	
POS si IMPRINTER/ >10.000 /85 EUR	OFF US	0.65%	0	0
	ON US	0.65% min 0.40%	0	
	OFF US BUSINESS CARD	1.00%	0	

### 16.1 POS VIRTUAL – PRODUCT ELIMINATED FROM THE BANKS PORTFOLIO; THE BELOW COSTS ARE ONLY APLICABALE TO THE CLIENTS THAT ALREADY HAVE THE SERVICE

TRANSACTION TYPE	STANDARD COMMISSION/ TRANSACTION	VOLUMUL LUNAR DE ACTIVITATE/SITE		
		MINIMUM MONTHLY No OF TRANSACTIONS	AVERAGE TRANSACTION VALUE IN EUR	TOTAL VALUE EUR eq
OFF US	3.10% + 0.5 RON/transaction	60	35	<2.500

ON US	1.50% min 1.20%			
OFF US BUSINESS CARD	3.10% + 0.5 RON /transaction			
OFF US	2.70% + 0.5 RON /transaction			
ON US	1.2% min 1%	70	50	2.501 - 4.500
OFF US BUSINESS CARD	2.70% + 0.5 RON /transaction			
OFF US	2% + 0.5 RON /transaction			
ON US	1.0% min 0.6%	120	50	4.501 - 6.500
OFF US BUSINESS CARD	2% + 0.5 RON /transaction			
OFF US	1.5% + 0.3 RON /transaction			
ON US	0.7% min 0.5%	200	55	6.501 - 10.000
OFF US BUSINESS CARD	1.5% + 0.3 RON /transaction			
OFF US	1% + 0.3 RON /transaction			
ON US	0.7% min 0.5%	420	60	>10.000
OFF US BUSINESS CARD	1% + 0.3 RON /transaction			
TRANSACTION TYPE	STANDARD COMMISSION/ TRANSACTION	ACTIVITY MONTHLY VOLUME/SITE		
		MINIMUM MONTHLY No OF TRANSACTIONS	AVERAGE TRANSACTION VALUE IN EUR	TOTAL VALUE EUR eq
COMERCIANTI INTEGRATORI				
OFF US	0.49% + 0 RON/transaction			
ON US	0.5% min 0.3%	1800	60	>108.000
OFF US BUSINESS CARD	0.49% + 0 RON/ transaction			
<p>The following two commissions are added to the grid above for each trader:            Monthly site services maintenance commission Main trader 10 EUR + VAT / month;            Secondary trader 5 EUR + VAT / month; zero for integrators            Merchant enrollment fee Electronic Commerce 180 EUR + VAT, zero for integrators</p>				

## 17. INTERNET & MOBILE BANKING

### COMMISSION TYPE

Monthly usage service fee*	47 RON or equivalent in the currency of the account
Token acquisition fee	25 EUR or equivalent in the currency of the account

\*In the case of legal entities in insolvency, the monthly fee will be zero.

## 18. CUSTODY FEES FOR SETTLEMENT OF MONEY MARKET TRANSACTIONS

### COMMISSION TYPE

Safekeeping fees (SaFIR Custody)	0.05%/an +TVA
Safekeeping fees Mature markets	0.05% /an +TVA
Safekeeping fees Emerging markets	0.31%/an +TVA

Transaction fees Mature markets	40 EUR/transaction
Transaction fees Emerging markets	40 EUR/transaction
Minimum fee if the total value of the cumulative monthly safekeeping fees does not exceed EUR 25	25 EUR
Transaction fees for trades with First Bank S.A settled with SaFIR (FoP)	110 RON/transaction
Transaction fees for trades with other counterparties, settled with SaFIR (DvP)	90 RON/transaction
Transaction fees for registry transfers	200 RON/ISIN transaction
Coupon collection (the interest received on behalf and the name of the client)	zero
Account statement	zero for first statement /15 RON starting with second statement
Commission for pledge operation	100 RON /ISIN
Commission for transaction modification/cancellation	50 RON/transaction
Markets classification Mature markets	Euroclear, Clearstream, Austria, Belgium, Finland, France, Cyprus, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Australia, Canada, Denmark, Hong-Kong, Japan, New-Zealand, Norway, South Africa, Sweden, Switzerland, GB, USA.
Markets classification Emerging markets	Bulgaria, Czech Republic, Croatia, Hungary, Poland, Russia, Slovakia, Slovenia, Argentina, Estonia, Iceland, Indonesia, Israel, Sri Lanka, Brazil, Egipt, Tunisia, Bahrain, India, Turkey, Bangladesh, Iordania, Malaesia, Mexico, Philippines, Qatar, Saudi Arabia , Singapore, South Korea, Taiwan, Latvia, Thailand, Lituania, Chile, Lebanon, Zimbabwe, China, Morocco, Colombia, Oman, Pakistan, Peru, Kuwait, Vietnam, UAE Abu Dhabi, UAE Dubai, Botswana, Ghana, Kenya, Mauritius, Nigeria

## 19. COMMISSION RELATED TO ELECTRONIC TRADING SYSTEM (FB e-Trading)

### COMMISSION TYPE

Monthly usage fee - DEMO	20 RON
Monthly usage fee - Live	20 RON

## 20. TREASURY DIRECT - product withdrawn from the Bank's offer from 29.12.2023

### COMMISSION TYPE

Monthly usage fee	100 RON
Commission for payment order issuance on behalf and on the name of the Client	15 RON

## 21. OTHER FEES

### COMMISSION TYPE

Cash transportation and processing	individually established
Commission from the evaluation of the goods proposed for guarantee.	individually established
Client history reference letter	500 RON or eq
Garnishment administration fee	20 RON
Loan reimbursement schedule via e-mail	5 RON or eq.
Request for archived documents	50 RON or eq./document

CIP info, CRB consultation (upon client's request)	15 RON or eq./inquiry
RECOM inquiry	40 RON/inquiry
Modification of signature specimen *	10 RON or eq.
Signature confirmation commission (except First Bank signatures)	30 EUR or eq.
Add/change delegates *	10 RON or eq.
Handling and storage of invoices assigned to the Bank for collection follow-up	5 RON or eq./ document
Request for mortgage cancellation address **	100 RON or eq.
Request of agreement to charge with encumbrances in order to setting-up a subsequent rank mortgage**	500 RON or eq.
Request of agreement for alienation**	500 RON or eq.
Request of agreement for the dismemberment of a property**	500 RON or eq.
Request of agreement for property annexation**	500 RON or eq.
Request of agreement for the demolition of a property**	500 RON or eq.
Request for lease/sublease agreement**	500 RON or eq.
Request of agreement for the adjusting/restructuring/extension of a property**	500 RON or eq.
Request of change of the collateral structure/ guarantors	1000 RON or eq.
Request of agreement for attaining the cadastral documentation**	500 RON or eq.
Request of construction agreement on mortgaged land**	500 RON or eq.
Reporting commission for derivative transactions	0.75 EUR/transaction or eq.

\*In the case of insolvent legal entities, the commission will be zero

\*\* In the case of real estate developers, these commissions are established on a case-by-case basis

## 22. FEES COLLECTED BY THE BANK FOR THIRD PARTIES

### COMMISSION TYPE

	without acknowledgment of receipt	with acknowledgment of receipt
Internal correspondence dispatches		
0 – 1000 gr	5 RON	10 RON
International correspondence dispatches		
0 – 500 gr	16 RON	35 RON
501 – 1000 gr	25 RON	50 RON
<b>Notary fees for releasing mortgages - Bucharest</b>		100 RON + TVA
<b>Notary fees for releasing mortgages – rest of the country</b>		55 RON + TVA

The Bank is not responsible in case of modification of the costs / postal expenses or of the notarial ones related to the cancellation of the mortgages registered in the Cartea Funciara and does not assume obligations to inform the clients in this respect.

## 23.SMS ALERT

COMMISSION TYPE	RON	FOREIGN CURRENCY
Service opening	zero	zero
Monthly subscription*	6 RON/luna	equivalent in the currency of the account
Service modification	1 RON	equivalent in the currency of the account
Exceeding the threshold of 25 SMS messages	0.60 RON/SMS	equivalent in the currency of the account
Service closing	zero	zero

\* 25 free SMS messages are included in the monthly subscription

**24.. TRANSACTIONAL BUNDLES****COMMISSION TYPE**

DIGITAL (segment MICRO)	25 RON/month
OPERATIONAL (segment MICRO)	40 RON/month
INTERNATIONAL (segment MICRO)	120 RON/month
SME BASIC	30 RON/month
SME ADVANCED	85 RON/month
SME INTL	140 RON/month
SME FULL	300 RON/month

*The expenses collected by the bank for third parties will be collected separately from the Bank's commissions and fees. All commissions and fees will be charged in the respective transaction currency.*

*For commissions / fees in equivalent, their value will be established using the NBR exchange rate.*