

Information document regarding commissions

Account provider name: FIRST BANK S.A.

Account name: “MY Practic” 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 Practic] service package which consists of: <ul style="list-style-type: none"> - Issuing a debit card in Lei [Visa Shop&Cash]; - Maintaining a debit card in Lei [Visa Shop&Cash]; - Cash withdrawals in Lei from bank's ATM (unlimited); - Cash withdrawals in Lei from other bank's ATM (first 2/month); - Maintaining Internet & Mobile banking – optional in the package; The services that exceed these quantities will be charged separately.	Monthly: <ul style="list-style-type: none"> - If customer's age \leq 25 years or \geq 65 years 0 Lei - If total monthly income transferred in all bank's account \geq 500 Lei 0 Lei - If at least one of the above conditions is not fulfilled 10 Lei <p>Total annual fee (taking in consideration the above conditions) Maximum 120 Lei</p>
Payments (excluding cards)	
Sending money	
Intrabank payments in Lei	10 Lei
Interbank payments in Lei at the bank's counter*	Amount < 50.000 Lei 9 Lei
	Amount \geq 50.000 Lei 14 Lei
	Urgent Payments 14 Lei
Interbank payments in Lei executed through Internet & Mobile Banking*	Amount < 50.000 Lei 4 Lei
	Amount \geq 50.000 Lei 4 Lei
	Urgent Payments 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 other bank's ATM	0,35% + 2,5 Lei
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 Lei

* Transfond fee not included.

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

- a) The maximum amount that can be withdrawn without an appointment is 5.000 EUR or equivalent;
- b) 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.)