

## FEES AND COMMISSIONS FOR PRIVATE INDIVIDUALS valid from 06.09.2024

### ***BANKING PRODUCTS, PACKAGES & SERVICES FEES AND COMMISSIONS*** ***Packages opened through InternetBanking (IB) or Video Banking***

Fee type	MY Liber* (IB/MB)	MY Relaxat* (IB/MB)	MY Practic*	MY Depozit <sup>1</sup> (Video Banking)
Packages opening	ZERO	ZERO	ZERO	ZERO
Package closure	ZERO	ZERO	ZERO	ZERO
Package administration				
Without monthly income cashing <sup>2</sup>	35 lei/ month	15 lei/ month	10 lei/ luna	ZERO/ 6 lei/ month/ current account part of the package <sup>4</sup>
With monthly income cashing <sup>2</sup>	ZERO	ZERO	ZERO	
At least 90.000 lei (or equivalent in foreign currency) held in First Bank accounts <sup>3</sup>	ZERO	15 lei/ month	10 lei/ luna	
<b>Included Products and services</b>	<b>MY Liber</b>	<b>MY Relaxat</b>	<b>My Practic</b>	<b>MY Depozit</b>
Current account LEI	√	√	√	√ (mandatory, if RON is the currency of the deposit / deposits)
Current account EUR/USD/CHF/GBP	√ (optional)	-	-	√ (mandatory, if EUR/USD is the currency of the deposit / deposits)
Debit card (LEI)	√ Visa Platinum	√ Visa Shop&Cash	√ Visa Shop&Cash	-
Internet & Mobile Banking	√	√	√	√ (optional)
Push Alerts <sup>5</sup>	√	√	√	-
Overdraft	√ (optional)	√ (optional)	√ (optional)	-
Credit card	√ Visa Exclusive Gold (optional)	-	-	-
Term Deposits RON/EUR/USD	-	-	-	√ (mandatory at least 1)
<b>Free monthly transactions</b>	<b>MY Liber</b>	<b>MY Relaxat</b>	<b>My Practic</b>	<b>MY Depozit</b>
from bank's ATM/MFM - FIRST BANK ATM/MFM	√ unlimited	√ unlimited	√ nelimitat	-
from other banks ATM/MFM – National ATM/MFM	√ unlimited	√ unlimited	First 2 monthly withdrawns	-
from other banks ATM/MFM – International ATM/MFM <sup>9</sup>	√ unlimited	-	-	-
National POS	√ unlimited	-	-	-
International POS	√ unlimited	-	-	-
Internet & Mobile Banking interbank payments in lei				
amounts < 5.000 LEI	√unlimited <sup>6</sup>	√unlimited <sup>7</sup>	-	-
amounts ≥ 5.000 si < 50.000 lei	√unlimited <sup>6</sup>	-	-	-

Bonus advantages	MY Liber	MY Relaxat	My Practic	MY Depozit
<b>Cashback National &amp; International POS</b>	√ 0.10% / transaction	-	-	-
<b>Other national and international privileges offered by VISA<sup>8</sup></b>	√	-	-	-

\* Available on sale only through Internet & Mobile application.

The packages obtained following the online enrollment process through Mobile Banking benefit from a free 6 months for administration fee.

<sup>1</sup>The MY Depozit package can be purchased exclusively through the First Videobank Platform starting with 20.06.2019 and is addressed only to new customers on boarded through First Videobank Platform.

<sup>2</sup>The monthly administration fee from the current month is zero in the following cases:

- **During previous calendar month** was cashed in the monthly aggregated incomes of: (a) minimum 4.500 lei / month for MY Liber; (b) minimum 2.000 lei/ month for MY Relaxat; c) minimum 500 lei/ month for MY Practic
- Monthly minimum income is cashed in the account/accounts included in the package
- Monthly minimum income is maintained at least one day in the account

The amounts from credit products granted by the Bank, matured deposits and transfers from own accounts / First Bank accounts where the client is an authorized user will not be taken into consideration for the minimum monthly income threshold.

**NOTE:** In case of non-fulfillment of the above-mentioned conditions, the monthly package administration fee is collected on the anniversary date of the package/ on the next bank working day (if the anniversary date is a non-banking day)/ on the date of closing the package. The monthly administration fee is directly proportional to the time interval between the last anniversary of the package and the date of the anniversary of the package in the current month/the date of closing the package.

<sup>3</sup> For the MY Liber package, the monthly administration fee is 0 (ZERO) lei / month if the average balance of all the accounts that the client holds the title (current accounts, savings accounts, term deposits) for the previous 3 months, is at least 90,000 lei, equivalent in foreign currency.

<sup>4</sup> The current accounts included in the MY Depozit are charged with the standard current account administration fee only if the Client does not have any deposit in that currency, otherwise the commission is 0 (ZERO). Up to 3 current accounts accepted in MY Deposit, in different currencies: RON, EUR, USD

<sup>5</sup> Available only for those that have Internet Banking

<sup>6</sup> Transfond commission included

<sup>7</sup> Transfond fee not included

<sup>8</sup> These privileges are offered by VISA to holders of Visa Platinum or Gold debit cards. The complete list of these privileges can be found at: <https://www.visa.ro/premium>. The bank is not responsible for the modification of VISA privileges and is not responsible for the damages caused to customers as a result of their unilateral removal/modification.

<sup>9</sup> International ATM / MFM international cash withdrawals fee is the commission charged by First Bank, as mentioned in this document, in the section DEBIT CARD FEES AND COMMISSIONS. First Bank is not liable for other costs/fees charged by third parties for your use of the specific ATM/MFM

## Packages opened in First Bank Branches

Fee type	MY Liber*	MY Relaxat*	MY Practic*
Packages opening	ZERO	ZERO	ZERO
Package closure	ZERO	ZERO	ZERO
Package administration			
Without monthly income cashing <sup>1</sup>	35 lei/ month	15 lei/ month	10 lei/ month
Age ≤ 25 years or ≥ 65 years	35 lei/ month	15 lei/ month	ZERO
With monthly income cashing <sup>1</sup>	ZERO	ZERO	ZERO
Owning resources in First Bank of at least 90,000 lei, equivalent in foreign currency <sup>2</sup>	ZERO	15 lei/ month	10 lei/ month
<b>Products and services included</b>	<b>MY Liber</b>	<b>MY Relaxat</b>	<b>MY Practic</b>
Current account LEI	√	√	√
Current account EUR/USD/CHF/GBP	√ (optional)	-	-
Debit card (LEI)	√ Visa Platinum	√ Visa Shop&Cash	√ Visa Shop&Cash
Push Alerts <sup>3</sup>	√	√	√
Internet & Mobile Banking	√	√	√ (optional)
Overdraft	√ (optional)	√ (optional)	√ (optional)
Credit card	√ Visa Exclusive Gold (optional)	-	-
Term Deposits RON/EUR/USD	-	-	-
<b>Free monthly transactions</b>	<b>MY Liber</b>	<b>MY Relaxat</b>	<b>MY Practic</b>
from bank's ATM/MFM - FIRST BANK ATM/MFM	√ unlimited	√ unlimited	√ unlimited
from other banks ATM/MFM – National ATM/MFM	√ unlimited	√ unlimited	√ first 2 monthly withdrawals
from other banks ATM/MFM – International ATM/MFM <sup>7</sup>	√ unlimited	-	-
National POS	√ unlimited	-	-
International POS	√ unlimited	-	-
Internet & Mobile Banking interbank payments in lei			
amounts < 5.000 LEI	√ unlimited <sup>4</sup>	√ unlimited <sup>5</sup>	-
amounts ≥ 5.000 si < 50.000 lei	√ unlimited <sup>4</sup>	-	-
<b>Bonus advantages</b>	<b>MY Liber</b>	<b>MY Relaxat</b>	<b>MY Practic</b>
Cashback National& International POS	√ 0.10% / transaction	-	-
Other national and international privileges offered by VISA <sup>6</sup>	√	-	-

\* Available on sale also through the First Videobank Platform.

<sup>1</sup>The monthly administration fee from the current month is zero in the following cases:

- During previous calendar month was cashed in the monthly aggregated incomes of: (a) minimum 4.500 lei / month for MY Liber; (b) minimum 2.000 lei/ month for MY Relaxat (c) minimum 500 lei / month for MY Practic
- Monthly minimum income is cashed in the account/accounts included in the package
- Monthly minimum income is maintained at least one day in the account

The amounts from credit products granted by the Bank, matured deposits and transfers from own accounts / First Bank accounts where the client is an authorized user will not be taken into consideration for the minimum monthly income threshold.

**NOTE:** In case of non-fulfillment of the above-mentioned conditions, the monthly package administration fee is collected on the anniversary date of the package/ on the next bank working day (if the anniversary date is a non-banking day)/ on the date of closing the package. The monthly administration fee is directly proportional to the time interval between the last anniversary of the package and the date of the anniversary of the package in the current month/the date of closing the package.

<sup>2</sup> For the MY Liber package, the monthly administration fee is 0 (ZERO) lei / month if the average balance of all the accounts that the client holds the title (current accounts, savings accounts, term deposits) for the previous 3 months , is at least 90,000 lei, equivalent in foreign currency;

<sup>3</sup> Available only for those that have Internet Banking

<sup>4</sup> Transfond commission included

<sup>5</sup> Transfond fee not included

<sup>6</sup> These privileges are offered by VISA to holders of Visa Platinum or Gold debit cards. The complete list of these privileges can be found at: <https://www.visa.ro/premium>. The bank is not responsible for the modification of VISA privileges and is not responsible for the damages caused to customers as a result of their unilateral removal/modification.

<sup>7</sup> International ATM / MFM international cash withdrawals fee is the commission charged by First Bank, as mentioned in this document, in the section DEBIT CARD FEES AND COMMISSIONS. First Bank is not liable for other costs/fees charged by third parties for your use of the specific ATM/MFM

## **Packages opened as the contractual relationship between the Bank and Employer of the private individual's clients available from 09.10.2023**

Fee type	MY Benefit <sup>1</sup>
Packages opening	ZERO
Package closure	ZERO
Package administration	
Without monthly income cashing <sup>2</sup>	10 lei/ month
With monthly income cashing <sup>2</sup>	ZERO
<b>Produse si servicii incluse</b>	<b>MY Benefit<sup>1</sup></b>
Current Account LEI	√
Current Account EUR/USD/CHF/GBP	√ (optional)
Debit Card LEI	√ Visa Shop&Cash
Saving account LEI	√
Internet & Mobile Banking (IB/MB)	√
PUSH notification	√
Overdraft	√ (optional)
Credit Card	√ Visa Franklin (optional)
<b>Free monthly transactions</b>	<b>MY Benefit<sup>1</sup></b>
from bank's ATM/MFM - FIRST BANK ATM/MFM	√ unlimited
from other banks ATM/MFM – National ATM/MFM	√ unlimited
from other banks ATM/MFM – International ATM/MFM <sup>5</sup>	√ unlimited
POS national	√ unlimited
POS international	√ unlimited
Internet & Mobile Banking interbank payments in LEI	
Amounts < 50.000 lei	√ unlimited <sup>3</sup>
Amounts ≥ 50.000 lei	√ unlimited <sup>4</sup>

<sup>1</sup>The MY Benefit package is only addressed to First Bank customers, whose employer has a salary transfer agreement signed with First Bank.

<sup>2</sup>The monthly administration fee from the current month is zero in the following cases:

- During previous calendar month was cashed in the monthly aggregated incomes of minimum 500 lei / month;
- Monthly minimum income is cashed in the account/accounts included in the package;
- Monthly minimum income is maintained at least one day in the account.

The amounts from credit products granted by the Bank, matured deposits, and transfers from own accounts / First Bank accounts where the client is an authorized user will not be taken into consideration for the minimum monthly income threshold.

**NOTE:** In case of non-fulfillment of the above-mentioned conditions, the monthly package administration fee is collected on the anniversary date of the package/ on the next bank working day (if the anniversary date is a non-banking day)/ on the date of closing the package. The monthly administration fee is directly proportional to the time interval between the last anniversary of the package and the date of the anniversary of the package in the current month/the date of closing the package.

<sup>3</sup>Transfond commission included.

<sup>4</sup>Transfond fee not included.

<sup>5</sup>International ATM / MFM international cash withdrawals fee is the commission charged by First Bank, as mentioned in this document, in the section DEBIT CARD FEES AND COMMISSIONS. First Bank is not liable for other costs/fees charged by third parties for your use of the specific ATM/MFM.

## FEES AND COMMISSIONS REGARDING ACCOUNT SERVICES AND SAVINGS ACCOUNTS/ PLANS

All the fees and commissions will be charged in the currency of the respective transaction. For commissions/ fees in equivalent, their value will be established using the exchange rate of the Bank, if not otherwise specified in the respective section.

### 1. CURRENT ACCOUNTS

Commission type	LEI	FCY <sup>1)</sup>
<b>Account opening/closure/maintenance</b>		
Account opening/ closure (at client's request)	ZERO	ZERO
Current account maintenance*	6 lei/ month/ account	equivalent in the FCY
<b>Other fees</b>		
Escrow account	100 lei	equivalent in the FCY

\* a) not applicable to clients that have only a credit card product and a current account or to clients who request a loan with loan administration fee and use the current account exclusively for paying the monthly installments or to clients that have "Plan de viitor" savings plans.

b) not applicable for LEI current account, part of the income cashing offer – Salary card - removed from the bank's offer starting on 05.11.2018

### 2. SAVING ACCOUNTS

Commission type	LEI	FCY <sup>1)</sup>
<b>Savings account opening/closure/maintenance</b>		
Savings account opening/ closure	ZERO	ZERO
Savings account maintenance	ZERO	ZERO

### 3. "PLAN DE VIITOR" SAVINGS PLANS

Commission type	LEI	FCY <sup>1)</sup>
<b>Savings plan opening/closure/ maintenance</b>		
Savings plan opening	ZERO	ZERO
Savings plan maintenance	ZERO	ZERO
Saving plan closure *	10 lei	equivalent in the FCY

\* applicable to savings plans closed before the maturity date (until the 18th birthday of the child –account owner)

### 4. CASH SERVICES

Commission type	LEI	FCY <sup>2)</sup>
<b>Deposit/ Withdrawal</b>		
Cash deposits in the client's account*/ Cash deposits in another First Bank account*		
≤10.000 lei	15 lei	3 EUR/USD/GBP/CHF 1200 HUF
>10.000 lei	ZERO	ZERO
Coins	0.30 lei/ coin, min. 10 lei	Zero (accepted only for debt payment to the bank)

Exchange coins in banknotes	0.30 lei/ coin	-
Cash withdrawal from bank's counter ** (scheduled or unscheduled)	1.50% min. 10 lei	1.50% min 5 EUR
Fee for non-compliance of the scheduled cash withdrawal**	0.50%	0.50%

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

b) The fee does not apply in the case of banknotes cash deposits at MFM First Bank, where the maximum daily limit for cash deposits is 48,500 lei, equivalent in EUR/CHF.

\*\* Cash withdrawal commission and the fee for non-compliance of the scheduled does not apply to amounts withdrawn from the new granted loans. Also:

a) the maximum amount that can be withdrawn without an appointment is 5.000 EUR or equivalent.

b) the appointment must be done at least 2 days before.

## 5. PAYMENT SERVICES

Commission type	LEI			
Intrabank transactions	FIRST Bank branches		Internet and Mobile Banking	
Incoming	ZERO		-	
Outgoing*	10 lei		ZERO	
Interbank transactions				
Incoming	ZERO		-	
Outgoing **	9.51 lei	amounts < 50.000 lei	4.51 lei	amounts < 50.000 lei
	20 lei	amounts ≥ 50.000 lei	10 lei	amounts ≥ 50.000 lei
	20 lei	urgent payments	13 lei	urgent payments

Commission type	EUR <sup>1)</sup>			
Intrabank transactions	FIRST Bank branches		Internet and Mobile Banking	
Incoming	ZERO		-	
Outgoing*	2 EURO		ZERO	
Interbank transactions in EURO to countries in the European Economic Area***				
Incoming	ZERO		-	
Outgoing**	9.51 lei	amounts < 50.000 lei	4.51 lei	amounts < 50.000 lei
	20 lei	amounts ≥ 50.000 lei	10 lei	amounts ≥ 50.000 lei
	20 lei	urgent payments	13 lei	urgent payments

Commission Type	FCY <sup>1)</sup>			
Intrabank transactions	FIRST Bank branches		Internet and Mobile Banking	
Incoming	ZERO		-	
Outgoing *	2 EUR		ZERO	
Interbank transactions				
Incoming	ZERO		-	
Outgoing ***	standard fee	0.20% min.25 EUR max.1.000 EUR	spot	0.12% min. 15 EUR max. 800 EUR
	urgent	standard fee+ 50 EUR	urgent	0.14% min. 15 EUR max. 800 EUR
Additional commission for payment type "OUR" (above the standard commission)	amounts < 2.500 EUR	10 EUR	amounts < 2.500 EUR	10 EUR
	amounts ≥ 2.500 and < 12.500 EUR	15 EUR	amounts ≥ 2.500 and < 12.500 EUR	15 EUR
	amounts ≥ 12.500 and < 50.000 EUR	50 EUR	amounts ≥ 12.500 and < 50.000 EUR	50 EUR
	amounts ≥ 50.000 EUR	80 EUR	amounts ≥ 50.000 EUR	80 EUR



Commission type	LEI	FCY <sup>1)</sup>
<b>Other fees – non cash</b>		
Payment order related to garnishment		
≤ 100 lei	14 lei + comision Transfond****	-
> 100 lei	24 lei + comision Transfond****	-
Refusal of an incoming payment	20 lei	ZERO
Incoming "OUR" (fee charged to the payer)	-	0.10% min.15 EUR max.100 EUR
Incoming payment in FCY in favor of the clients of the bank	-	amounts < 10.000 EUR
		30 EUR
Investigations related to incomplete/ unclear incoming payments	-	amounts ≥ 10.000 EUR
		50 EUR
Investigations related to incomplete/ unclear incoming payments	-	35 EUR
Cancel payment at client's request before transmission (at branch and Internet and Mobile Banking)	100 lei	20 EUR
Cancel payment at client's request after transmission (at branch and Internet and Mobile Banking)	100 lei	100 EUR
Change value date at client request after payment transmission	-	100 EUR
Change payment details before payment execution	5 lei	5 EUR
Change payment details after payment execution	8 lei	10 EUR
Investigations for transactions up to 60 days (at branch and Internet and Mobile Banking)	10 lei	35 EUR
Investigations for transactions older than 60 days (at branch and Internet and Mobile Banking)	30 lei	50 EUR

<b>Conditional payment order (available only at bank's counter)</b>		
Swift charges for conditional payment orders	50 lei/message	10 EUR/message
<b>Conditional payment orders ISSUED (to other banks)</b>		
<b>- in case of a credit refinancing from another bank, First Bank does not charge commissions and fees; time limit 11:00</b>		
Issuing ****	0.20 %, min. 250 lei, max. 5.000 lei	0.20 %, min. 50 EUR, max. 1000 EUR
Amendment	125 lei	25 EUR
Cancellation	0 lei	0 EUR
<b>Conditional payment orders RECEIVED (from other banks)</b>		
Advising ****	0.20%, min. 250 lei, max.5000 lei	0.20%, min. 50 EUR, max.1000 EUR
Amendment	125 lei	25 EUR
Cancellation	0 lei	0 EUR

\* a) will not be applied for scheduled payments done through Standing Order

b) will be applied to payments between own accounts

\*\* a) Transfond commission included: 0.51 lei for payments < 50,000 lei; 6 lei for payments ≥ 50,000 lei/ urgent payments

b) will not be applied to payments for refinancing of loans

\*\*\*a) will not be applied to payments for refinancing of loans

b) foreign currency payments to countries in the European Economic Area in EUR and / or Member State currencies are made exclusively with SHA transfer fee

Countries in the European Economic Area: Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, , Norway, Netherlands, Poland, Portugal, Republic of Czech Republic, Romania, Slovakia, Slovenia, Spain, Sweden, Hungary.

Currencies in the European Economic Area used in First Bank: Swiss franc (CHF), Norwegian crown (NOK), Polish zloty (PLN), leu (RON), Swedish crown (SEK), Hungarian forint (HUF), Bulgarian leva (BGN), euro (EUR)

\*\*\*\*Transfond commission: 0.51 lei for payments < 50,000 lei; 6 lei for payments ≥ 50,000 lei

\*\*\*\*\* in case of amount increase will be applicable the same commission as at issuing

## 6. OTHER FEES

Commission type	LEI	FCY <sup>1)</sup>
<b>Account statement</b>		
Account statement of the previous calendar month (once per month)	ZERO	ZERO
Account statement issued at more than 1 month through IB/MB	ZERO	ZERO
Retrospective account statement (older than 6 months)	5 lei/ monthly account statement	FCY eq./ monthly account statement
<b>Account statement – applicable with 1.07.2021</b>		
Account statement of the previous calendar month (once per month)	ZERO	ZERO
Retrospective account statement (older than 1 month) via IB/MB	ZERO	ZERO
Retrospective account statement (older than 1 month) requested via branch, email, or Call Center	5 lei/ monthly account statement	FCY eq./ monthly account statement
<b>Other fees</b>		
Notifications of any type attached to accounts freezing, debit balances, deposits of social capital, other than those mentioned in particular in the Fees and Commissions*	5 lei/ item + post charges (if need be)	FCY eq.
Garnishment management fee	20 lei	FCY eq.
Visa letters for embassies, letters for auditors	100 lei/ item + post charges (if need be)	FCY eq.
Client history reference letter	150 lei	FCY eq.
Request for archived documents	50 lei/ document	FCY eq.
Addition/ Modification/ Removal of empowered persons after the account was opened	5 lei	FCY eq.
SWIFT fee**1)	lei equivalent	10 EUR
Copy of Swift/ SEPA message	ZERO	5 EUR

\* will not be applied for issuing the notification “Debtor of the mortgaged debt”

\*\* charged for:

- investigations, payments outside European Union, payments within European Union in a currency different than EUR or the currency of the country of destination for transactions performed both at FIRST Bank branches and through Internet and Mobile Banking
- postal fees will be charged separately from the Bank’s taxes and commissions.



## 7. FEES AND COMMISSIONS REGARDING PAYMENT ACCOUNTS WITH BASIC SERVICES

Commission type	Payment account with basic services *	Payment account with basic services – financially vulnerable clients **
Opening	ZERO	ZERO
Closure	ZERO	ZERO
Administration		
With monthly income***	0 lei / month	ZERO
Without monthly income***	6 lei / month	
<b>Products and services included</b>		
<b>LEI Current account</b>	√	√
Cash withdrawal	ZERO	ZERO
Cash deposit in the client's account/ Cash deposits in another First Bank account		
Banknotes	ZERO	ZERO
Coins	Standard fee according to 4.CASH SERVICES	ZERO
At the bank's MFM	ZERO	ZERO
Intra- & Interbank Payments at the bank's counters	Standard fee according to 5.PAYMENT SERVICES	ZERO
<b>Visa Shop&amp;Cash debit card</b>	√	√
Cash withdrawal ATM/MFM&POS FIRST BANK	ZERO	ZERO
Cash withdrawal National ATM/MFM&POS	ZERO	ZERO
Cash withdrawal International ATM/MFM&POS****	ZERO	ZERO
Purchase commission – National/ International	ZERO	ZERO
Quasi-Cash transaction commission	Standard fee according to FEES AND COMMISSIONS REGARDING DEBIT CARDS - INDIVIDUALS	Standard fee according to FEES AND COMMISSIONS REGARDING DEBIT CARDS - INDIVIDUALS
<b>Internet and Mobile Banking</b>	√	√
Intrabank Payments	ZERO	ZERO
Interbank Payments	Transfond fee*****	ZERO
<b>Direct Debit</b>	-	√
Interbank Payments	ZERO	ZERO
<b>Standing Order</b>	-	√
Intrabank standing order payments IB&MB	ZERO	ZERO
Intrabank standing order payments at bank counters	Standard fee according to 5.PAYMENT SERVICES	ZERO

\*Accessible to legally resident individuals of the EU who, at the time of application, do not hold any other account with any other credit institution in Romania.

\*\* Accessible to legally resident individuals of the EU who, at the time of application, do not hold any other account with any other credit institution in Romania, whose monthly income does not exceed the equivalent of 60% of the average gross wage forecasted in the latest macroeconomic forecast published by the National Forecasting Commission for the current year for the following year, or whose income over the last 6 months does not exceed the equivalent of 60% of the average gross wage.

Legal EU Resident = an individual who is entitled to residence in a Member State under EU law or national law, including consumers without a stable address and asylum seekers under the Geneva Convention of July 28, 1951, on the Status of Refugees, its Protocol of January 31, 1967, and other relevant international treaties to which Romania is a party.

\*\*\* The monthly administration fee for the current month is zero if, throughout the entire preceding calendar month, there were receipts in the basic services payment account of salary payments made by the employer, pensions, benefits, and social allowances paid from the state social security budget, the Ministry of Labor and Social Solidarity budget, or from the local budgets of communes, cities, municipalities, sectors of Bucharest, counties, and Bucharest itself.

NOTE: If the condition for monthly receipts mentioned above is not met, the monthly administration fee will be charged on the package anniversary date / on the next banking business day (if the anniversary date is a non-banking day) / at the time of package closure. The amount of the monthly administration fee is directly proportional to the period between the last anniversary date of the package and the current month's anniversary date / package closure date.

\*\*\*\* The cash withdrawal fee at international ATMs/MFMs is the fee charged by First Bank, as stated in this document, in the section "Tariffs and Fees for Debit Cards." First Bank is not responsible for additional costs/fees charged by third parties for your use of the specific ATM/MFM.

\*\*\*\*\* 0.51 RON for transactions < 50,000 RON; 0.45 RON for transactions > 50,000 RON, 6 RON for transactions ≥ 50,000 RON / Urgent transactions

## FEES AN COMMISSIONS REGARDING INTERNET AND MOBILE BANKING

Commission type	
Administration - Monthly fee	ZERO

## FEES AND COMMISSIONS REGARDING "ALERTE SMS" SERVICE

Commission type	LEI	FCY <sup>1)</sup>
	Opening	ZERO
Monthly administration of subscription (includes 25 free SMS messages)	6 lei/ month	equivalent in the currency of the account**
Modification	1 leu	equivalent in the currency of the account**
Exceeding the 25 SMS messages limit	0.50 lei/ SMS	equivalent in the currency of the account**
Closure	ZERO	ZERO

## FEES AND COMMISSIONS REGARDING DEBIT CARDS – INDIVIDUALS

Commission type	VISA SHOP&CASH	VISA PLATINUM	
	LEI	LEI	EUR
Maintaining the debit card - Annual fee	10 lei	150 lei	40 EUR
Cash withdrawal – FIRST BANK ATM/MFM*	0.35% + 2.5 lei**	0.35% + 2.5 lei	0.35% + 0.5 EUR
Cash withdrawal - National ATM/MFM*	0.35% + 2.5 lei***	0.35% + 2.5 lei	0.35% + 0.5 EUR
Cash withdrawal - International ATM/MFM*	0.35% + 2.5 lei	0.35% + 2.5 lei	0.35% + 0.5 EUR
Cash withdrawal - National POS*	0.50% + 2.5 lei	0.50% + 2.5 lei	0.50% + 0.7 EUR
Cash withdrawal - International POS*	0.50% + 2.5 lei	0.50% + 2.5 lei	0.50% + 0.7 EUR
Purchases – National/ International	ZERO	ZERO	ZERO
Quasi-Cash transaction fee	1.7% + 5 lei	1.7% + 5 lei	1.7% +1 EUR
Providing (Issuing) a debit card - Card issuance fee	ZERO	ZERO	ZERO
Additional debit card providing (issuing) fee	15 lei	15 lei	3 EUR
Card renewal fee	ZERO	ZERO	ZERO
Blocking / Unblocking lost / stolen card	ZERO	ZERO	ZERO
Balance inquiry ATM/MFM/ POS	3 lei	3 lei	0.6 EUR
Unjustified chargeback	30 lei	30 lei	6 EUR
Mini statement at FIRST Bank ATM/MFMs	ZERO	ZERO	ZERO
Change PIN at ATM/MFM	ZERO	ZERO	ZERO
Card and PIN reissue fee (lost, stolen, damaged, personal reasons)	15 lei	15 lei	3 EUR
Card closing fee	ZERO	ZERO	ZERO
Reset PIN trials to 0	ZERO	ZERO	ZERO

\* doesn't apply to debit cards that access a current account with overdraft granted starting with 21.06.2010

\*\*a) 0% if the card is linked to an account for receiving pension, social allowances or, if the case, salaries, for offers accessed until 05.11.2018

b) 0% if the debit card is part of the income cashing offer – Salary card - removed from the bank's offer starting on 05.11.2018

\*\*\* 0% for the first 2 monthly withdrawals and then 0.5%+2.5 lei, for payroll clients with at least 2.000 lei incomes, if the debit card is attached to an account part of the payroll offer - "Card de salariu" - removed from the Bank's offer starting with 05.11.2018

## FEES AND COMMISSIONS REGARDING CREDIT CARDS

Commission	FRANKLIN	VISA EXCLUSIVE GOLD
Credit card providing (issuance) fee	ZERO*	ZERO
Add-on credit card issuance fee	ZERO*	ZERO
Credit card administration fee	40 lei (from the 2 <sup>nd</sup> year)***	150 lei**
Credit card administration fee (add-on card)	40 lei (from the 2 <sup>nd</sup> year)	100 lei**
Fee for card reissuance (stolen/ lost/ damaged)	15 lei	15 lei
Renewal fee (upon expiration)	ZERO	ZERO
Reissue PIN	10 lei	10 lei
ATM/MFM/POS Services (national & international)	ZERO	ZERO
Transactions at merchants- National /International	ZERO	ZERO
Blocking / Unblocking credit card	ZERO	ZERO
Unjustified chargeback	30 lei	30 lei
Fee for statements via Posta Romana/Email	ZERO	ZERO
Balance inquiry - ATM/MFM	3 lei	3 lei
Late payment of the minimum amount	15%	15%
Unauthorized limit	5%	5%
Credit assessment fee	ZERO	ZERO
CRB interrogation fee	ZERO	ZERO
Monthly insurance fee	0.35%	0.35%
SMS / Email Alerts monthly fee	6 lei	ZERO

\*The issuance fee for principal/add-on card is 10 lei if the insurance against accidental death or illness and involuntary job loss or temporary total disability it's not included temporary or if the insurance is canceled in the first year after issuance.

\*\* 0 lei if the card is part of MY Liber package

\*\*\* 0 lei if the card is part of MY Benefit package

## FEES AND COMMISSIONS REGARDING DIRECT DEBIT

Commission type	Commission
Service activation	ZERO
Interbank direct debit payment	2 lei
Payment refusal	1 leu
Mandate modification/ cancelation	ZERO

## FEES AND COMMISSIONS REGARDING STANDING ORDER

Commission type	Commission
Standing order service activation*	1 LEI/ 0.5 other currency
Mandate modification	1 LEI/ 0.5 other currency

\* not applicable for mandates regarding the transfers between the Payer's account and "Planul de viitor" savings plan of his/her child.

## FEES AND COMMISSIONS REGARDING OTHER SERVICES OF THE BANK

Commission type	Commission
Processing cash service	individually established
Commission for the appraisal of goods proposed as guarantee	individually established
CIP, CRB and Credit Bureau info, upon client's request	15 RON or equivalent
Request of agreement to charge with encumbrances in order to setting-up a subsequent rank mortgage	30 EUR or equivalent
Request of agreement for alienation	30 EUR or equivalent
Request of agreement for the dismemberment of a property	30 EUR or equivalent
Request of agreement for property annexation	30 EUR or equivalent
Request of agreement for the demolition of a property	30 EUR or equivalent
Request of agreement for the adjusting/restructuring/extension of a property	30 EUR or equivalent
Request of agreement for attaining the cadastral documentation	30 EUR or equivalent
Request of construction agreement on mortgaged land	30 EUR or equivalent
Request of rental/ subletting/ bailment agreement of the building brought as guarantee	30 EUR or equivalent
Request of agreement for establishing a company's headquarters to the address of the building brought as guarantee	30 EUR or equivalent
Request of agreement for connecting utilities	30 EUR or equivalent
Request of agreement for advertising user location	30 EUR or equivalent
Request of agreement superficies law	30 EUR or equivalent
Request of agreement for failure road easement	30 EUR or equivalent

\* The commission will be paid in RON at the NBR exchange rate valid on the respective date

## FEES COLLECTED BY THE BANK FOR THIRD PARTIES

### Commission type

Postal fees	Weight levels	Without confirmation receipt	With confirmation receipt
Internal correspondence dispatches	0 – 1000 gr	5 lei*	10 lei
International correspondence dispatches	0 – 500 gr	16 lei	35 lei
	501 – 1000 gr	25 lei	50 lei
External consultancy for documents based on foreign legislation	The level of the cost depends on the cost requested by provider		

\*not applicable for sending the correspondence to inform the Payers / Beneficiaries in the process of changing the payment accounts, when the Bank is the recipient payment service provider (PSP Recipient)

The Bank may not be kept responsible for any modifications of the costs/ postal fees or notary fees for releasing the mortgages registered with the Land Registry and it is not obliged to inform the clients in this respect.

## FEES AND COMMISSIONS REGARDING ELECTRONIC PLATFORM FOR TRANSACTIONS (FB e-Trading)

Commission type	Commission
Monthly fee for using FB e-Trading- Demo version	20 lei
Monthly fee for using FB e-Trading- Live version	10 lei

## CUSTODY FEES FOR THE SETTLEMENT OF MONEY MARKET TRANSACTIONS

Commission type	Commission
Safekeeping fees (SaFIR Custody)	0.05%/year +VAT
Safekeeping fees Mature markets	0.04%/year +VAT
Safekeeping fees Emerging markets	0.31%/year +VAT
Transaction fees Mature markets	30 EUR/ transaction

Commission type	Commission
Transaction fees Emerging markets	40 EUR/ transaction
Minimum fee if the total value of the cumulative monthly service charges for the safekeeping of financial instruments does not exceed EUR 25	25 EUR
Transaction fees for trades with FIRST Bank, settled with SaFIR (FoP)	100 RON/transaction
Transaction fees for trades with other counterparties, settled with SaFIR (DvP)	85 RON/transaction
Transaction fees for registry transfers	200 RON/transaction
Coupon collection (the interest received on behalf and the name of the client)	zero
Statement of Holdings	- zero for the first statement - 15 RON starting with the second statement
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, Egypt, Tunisia, Bahrain, India, Turkey, Bangladesh, Jordan, Malaysia, Mexico, Philippines, Qatar, Saudi Arabia, Singapore, South Korea, Taiwan, Latvia, Thailand, Lithuania, Chile, Lebanon, Zimbabwe, China, Morocco, Colombia, Oman, Pakistan, Peru, Kuwait, Vietnam, UAE Abu Dhabi, UAE Dubai, Botswana, Ghana, Kenya, Mauritius, Nigeria

## FEEES AND COMMISSIONS REGARDING CHEQUES/ PROMISSORY NOTES

Commission type	LEI	FCY <sup>1)</sup>
<b>Payment/ Acceptance/ Refusal</b>		
Payments**	5 lei	amounts < 500 lei
	6 lei	amounts ≥ 500 and < 5.000 lei
	9 lei	amounts ≥ 5.000 and < 50.000 lei
	18 lei	amounts ≥ 50.000 lei
		0.20% min.25 EUR max.1.500 EUR
Collection and remittance	4 lei/ document	0.5% min. 25 EUR/document max. 100 EUR
Personalization of the cheque/promissory note	0.7 lei/ document	-
Refusal of payment cheques/ PNFIRST BANK	25 lei/ document	20 EUR/ document
Refusal to collect cheque	25 lei/ document	20 EUR/ document
Cheque certification	15 lei	amounts < 50.000 lei
	20 lei	amounts ≥ 50.000 lei
		15 EUR
Investigations	10 lei	20 EUR

## FEES AND COMMISSIONS REGARDING THE BANKING PRODUCTS AND SERVICES OF THE BANK -removed from the Bank's offer-

### 1. PACKAGES

Package /maintenance closure	In echilibru	Mereu inainte	Doar oportunitati	Peste asteptari	My Simplu
Package closure	ZERO	ZERO	ZERO	100 lei*	ZERO
Package administration	3.5 lei/ month	4.5 lei/ month	7 lei/ month	15 lei/ month	6 lei/month

\*applicable to packages closed earlier than 12 months from their opening date

Package /maintenance closure	Respect pentru pensionari (cashing-in the pension in FIRST Bank account)	Pensionari (without cashing-in the pension in FIRST Bank account)	Student	Student Basic
Package closure	ZERO	ZERO	ZERO	ZERO
Package administration	1 leu/ month	2 lei/ month	1 leu/ month	0 lei/ month

### 2. "BONUS 12+" SAVINGS PLANS

Commission type	LEI	FCY <sup>1)</sup>
<b>Savings plan maintenance</b>		
Savings plan maintenance *	2 lei/ month/ account	equivalent in the currency of the savings plan

\*not applicable to savings plans included into a products and services' package for individuals

### 3. SAFE BOX

Commission type	Commission	
Safe box (rental should be of minimum 3 months)*	small box	15 EUR + VAT/ month
	Medium box	20 EUR + VAT/ month
	big box	30 EUR + VAT/ month
Replacement of the safe box key	50 EUR or equivalent	

<sup>1)</sup> The amount of the commission will be calculated using the NBR exchange rate valid for the charging date.

<sup>2)</sup> The amount of the commission will be calculated using the FIRST Bank exchange rate valid for the charging date.