

## Information document regarding commissions

**Account provider name:** FIRST BANK S.A.

**Account name:** “MY Relaxat” 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
<b>General account services</b>	
Maintaining the account in Lei  Includes [MY Relaxat] service package which consists of: <ul style="list-style-type: none"> <li>- Issuing a debit card in Lei [Visa Shop&amp;Cash];</li> <li>- Maintaining a debit card in Lei [Visa Shop&amp;Cash];</li> <li>- Interbank payments in Lei through [Internet &amp; Mobile Banking] for amounts &lt; 5.000 Lei (unlimited)*</li> <li>- Cash withdrawals in Lei from bank’s ATM (unlimited);</li> <li>- Cash withdrawals in Lei from other bank’s ATM (unlimited)</li> <li>- Maintaining Internet &amp; Mobile Banking;</li> </ul> The services that exceed these quantities will be charged separately.	Monthly <ul style="list-style-type: none"> <li>- if monthly recurring inflows of <math>\geq 2.000</math> Lei in the account <span style="float: right;">0 Lei</span></li> <li>- if above mentioned condition not met <span style="float: right;">15 Lei</span></li> </ul> <p style="text-align: right;"><b>Total Annual Fees <span style="float: right;">Max. 180 Lei</span></b> <b>(depending if the mentioned condition is met or not)</b></p>
<b>Payments (excluding cards)</b>	
<b>Sending money</b>	
Intrabank payments in Lei at the bank’s counter	10 Lei
Interbank payments in Lei at the bank’s counter*	Amount < 50.000 Lei <span style="float: right;">9.51 Lei</span>
	Amount $\geq 50.000$ Lei <span style="float: right;">20 Lei</span>
	Urgent Payments <span style="float: right;">20 Lei</span>

Interbank payments in Lei executed through Internet & Mobile Banking*	Amount < 5.000 Lei	Transfond commission *
	Amount ≥ 5.000 si < 50.000 Lei	4.51 Lei
	Amount ≥ 50.000 Lei	10 Lei
	Urgent Payments	13 Lei
<b>Direct debit</b>		
Interbank direct debit		2 Lei
<b>Incoming amounts from an account opened with another service provider</b>		
Intrabank incoming in Lei		0 Lei
Interbank incoming in Lei		0 Lei
<b>Cards and cash</b>		
<b>Providing a credit card</b>		
Issuing a credit card		Service not available
Maintaining the credit card		Service not available
<b>Cash withdrawal</b>		
Cash withdrawals in Lei from bank's counter***		1,50% (min 10 Lei)
Fee for not respecting cash withdrawal appointment***		0,50%
<b>Cash deposit</b>		
Cash deposit in customer's account		0 Lei, for amount > 10.000 Lei 15 Lei*** for amount ≤ 10.000 Lei
Cash deposit in another account		0 Lei, for amount > 10.000 Lei 15 Lei*** for amount ≤ 10.000 Lei
<b>Overdraft and related services</b>		
Overdraft	Interest rate:	IRCC+12%
<b>Other services</b>		
<b>Standing order</b>		
Activation of standing order in Lei		1 Lei

\* The Transfond fee is included

\*\* in the amount of 0.51 lei, for payments < 5,000 lei; 0.45 lei, for payments < 5,000 lei, processed instantly;  
The cash withdrawal fee and the non-appointment fee do not apply to the amounts withdrawn from the new loans granted;

Also:

- the maximum amount that can be withdrawn without an appointment is EUR 5,000 or equivalent;
- the appointment is made at least 2 days in advance.

\*\*\* a) The commission does not apply if the deposits represent the payment of a debt to the bank (such as the loan installment, commissions, etc.)

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