



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

**Account name: Payments account with basic services Package**

**Date: 03.05.2019**

- 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 [Payments account with basic services] package which consists of: <ul style="list-style-type: none"> <li>- Issuing a debit card in Lei [Visa Shop&amp;Cash];</li> <li>- Maintaining the debit card in Lei [Visa Shop&amp;Cash];</li> <li>- Maintaining Internet &amp; Mobile banking [winbank] – optional in the package;</li> <li>- Cash withdrawals in Lei from bank's ATM;</li> <li>- Cash withdrawals in Lei from other bank's ATM</li> <li>- Cash withdrawals in Lei from bank's counter</li> <li>- Cash deposit in customer's account</li> <li>- Cash deposit in another account</li> </ul>	Monthly <b>Total annual fee</b>  7 Lei <b>84 Lei</b>
<b>Payments (excluding cards)</b>	
<b>Sending money</b>	
Interbank payments in Lei*	By Internet & Mobile Banking [winbank] Amounts < 5.000 Lei 0,9 Lei Amounts ≥ 5.000 Lei and < 50.000 Lei 4,5 Lei Amounts ≥ 50.000 Lei 9 Lei
<b>Direct debit</b>	
Interbank direct debit	2 Lei
<b>Incoming amounts from an account opened with another service provider</b>	

Incoming interbank transactions 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>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 Leu
<b>Token device replacement</b>		
Token device replacement		25 Eur**

\* Transfond fee included.

\*\* The fee value will be calculated using the NBR exchange rate valid on the date of its collection.