

Information document regarding commissions

Account provider name: FIRST BANK S.A.

Account name: “MY Depozit” 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 Maintaining the account in EUR Maintaining the account in USD Includes [MY Depozit] service package which consists of: - Maintaining Internet & Mobile Banking (optional);	Monthly - if at least one Term Deposits in the currency of the current account exists 0 Lei (or equivalent in account currency**) - if above mentioned condition not met, for every current account 6 Lei (or equivalent in account currency**) Total Annual Fees Max. 216 Lei (depending if the mentioned condition is met or not) (or equivalent in account currency**)
Payments (excluding cards)	
Sending money	
Intrabank payments in Lei	10 Lei
Interbank payments in Lei at the bank's counter*	Amount < 50.000 Lei 9,51 Lei
	Amount ≥ 50.000 Lei 20 Lei
	Urgent Payments 20 Lei
Interbank payments in Lei executed through Internet & Mobile Banking*	Amount < 50.000 Lei 4,51 Lei
	Amount ≥ 50.000 Lei 10 Lei
	Urgent Payments 13 Lei
Interbank EUR payments to countries from the European Economic area – at the bank's counter	Amount < 50.000 Lei 9,51 Lei
	Amount ≥ 50.000 Lei 20 Lei
	Urgent Payments 20 Lei

Interbank EUR payments to countries from the European Economic area – through Internet & Mobile Banking	Amount < 50.000 Lei	4,51 Lei
	Amount ≥ 50.000 Lei	10 Lei
	Urgent Payments	13 Lei
Interbank EUR/USD payments to countries outside the European Economic area – at the bank's counter	Standard	0,20% (min. 25 EUR**, max 1000 EUR**)
	Urgent Payments	Standard Fee + 50 EUR*
Interbank EUR/USD payments to countries outside the European Economic area through Internet & Mobile Banking	Standard	0,12% (min. 15 EUR**, max 800 EUR**)
	Urgent Payments	0,14% (min. 15 EUR**, max 800 EUR**)
Direct debit		
Interbank direct debit	Lei	2 lei
	EUR/USD	Service not available
Incoming amounts from an account opened with another service provider		
Intrabank incoming in Lei		0 Lei
Interbank incoming in Lei		0 Lei
Intrabank incoming in EUR/USD		0 EUR**
Interbank incoming in EUR/USD		0 EUR**
Cards and cash		
Providing a debit card		
Issuing a debit card in Lei [Visa Shop&Cash]		0 Lei
Issuing a debit card in EUR [Visa Platinum]		0 EUR**
Maintaining the debit card in Lei [Visa Shop&Cash]		10 Lei
Maintaining the debit card in EUR [Visa Shop&Cash]		Annually 40 EUR**
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 bank's ATM		0,35%+2.5 Lei
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)
Cash withdrawals in EUR from bank's counter****		1,50% (min 5 EUR****)
Fee for not respecting cash withdrawal appointment****		0,50%
Cash deposits		

Cash deposit in customer's account*****	0 Lei/ EUR/ USD, for amounts > 10.000 Lei (eqv. EUR/ USD) 15 Lei/ 3 EUR/USD for amounts ≤ 10.000 Lei (eqv. EUR/ USD)
Cash deposit in another account*****	0 Lei/ EUR/ USD, for amounts > 10.000 Lei (eqv. EUR/ USD) 15 Lei/ 3 EUR/USD for amounts ≤ 10.000 Lei (eqv. EUR/ USD)
Overdraft and related services	
Overdraft	Interest rate Lei IRCC+12% EUR/ USD Service not available
Other services	
Standing order	
Activation of standing order in Lei	1 Lei
Activation of standing order in EUR	0,5 EUR**
Internet & Mobile banking	
Maintaining Internet & Mobile Banking	0 Lei

* Transfond fee not included.

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

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**** 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.

***** a) The commission is not applicable if the deposit represents a debt to the bank (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.