

Information document regarding commissions

Account provider name: FIRST BANK S.A.

Account name: "MY Practic" banking products and services Package

Date: 01.10.2019

- 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
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 si Mobile banking – optional in the package; - SMS Alerts monthly subscription (25 free SMS messages/month); The services that exceed these quantities will be charged separately.	Monthly: <ul style="list-style-type: none"> - If customer's age ≤ 25 years or ≥ 65 years 0 Lei - If total monthly income transferred in all bank's account ≥ 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	
Interbank payments in Lei *	Amounts < 50.000 Lei <ul style="list-style-type: none"> - By Internet si Mobile banking 4 Lei - By Bank Counter 9 Lei Amounts ≥ 50.000 Lei <ul style="list-style-type: none"> - Prin Internet & Mobile Banking 4 Lei - By Bank Counter 14 Lei
Direct debit	

Interbank direct debit		2 Lei
Incoming amounts from an account opened with another service provider		
Incoming interbank transactions 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		0,50%+2,5 Lei
Cash withdrawals in Lei from bank's counter		0,5% (min 4 Lei)
Cash deposit		
Cash deposit in customer's account		0 Lei
Cash deposit in another account		0 Lei
Overdraft and related services		
Overdraft	Interest rate:	ROBOR 3M+12%
Other services		
Standing order		
Activation of standing order in Lei		1 Lei
Token device replacement		
Token device replacement		25 Eur**

Information regarding additional services		
Information regarding commissions charged for services that exceed the quantity covered by the package (other commissions than those mentioned above)		
Service	Commission	
SMS Alerts monthly subscription	Exceeding the 25 SMS messages	0,5 Lei/SMS

* Transfond commission not included

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