

# Fees and commissions for companies

Effective on 25.03.2020

**FIRSTBANK**

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# 1. Account services

Commission type	RON	FCY
<b>Account opening/closure/maintenance</b>		
Account opening	zero	zero
Account closure (at client's request)*		
	10 RON/ client	2.5 EUR/ client 3 USD/ client 3.5 CHF/ client
Current account maintenance**	20 RON/ month/ account	equivalent in the currency of the account
Performance guarantee account management	50 RON/ month/ account	
<b>Account statement</b>		
Account statement	zero	zero
Re-issuance of statement	15 RON	FCY eq.
Transactions history	20 RON	FCY eq.
<b>Other fees</b>		
Open Escrow account	0.1% - 1% min 50 RON	equivalent in the currency of the account
Escrow account maintenance	Negotiable	Negotiable
Confirmation of authorized signatures	50 RON / confirmation	FCY eq.
Notifications for opening retention money guarantees accounts	10 RON/item	3 EUR/item
Account balance confirmation	100 RON	FCY eq.

\* For accounts in other currencies than the posted ones, the commission will be equal to the equivalent of 2.5 EUR at NBR rate valid on the account closing date.

In case of insolvent companies the commission will be zero.

\*\* For accounts in foreign currency, the value of the commission will be established using the NBR exchange rate valid on the date the commission is charged.

In case of insolvent companies, for all accounts in RON and in FCY the commission will be zero.

Fees collected by the Bank for third parties will be charged separately from the Bank's taxes and commissions. 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.

## 2. Bailiff accounts

Commission type	RON	FCY
<b>Account opening/closure/maintenance</b>		
✔ Account opening/closure	zero	zero
✔ Account maintenance	zero	zero
<b>Payment services</b>		
✔ Incoming	zero	zero
Outgoing	zero	
<b>Cash services</b>		
✔ Cash deposit	zero	zero
✔ Cash withdrawal	zero	zero
<b>Other fees</b>		
✔ Other fees for services regarding the account	zero	zero
✔ Bonification available in account	zero	zero

## 3. VAT account

Commission type	RON	FCY
<b>Account** opening/closure/maintenance</b>		
✔ Account opening	zero	zero
✔ Account closure (at client request)	zero	zero
✔ Account maintenance	zero	zero

\*\* For regular RON interbank transfers <RON 50.000, Transfond fee (RON 0.51) will be charged; for regular RON interbank transfers >RON 50.000, NBR fee (RON 6) will be charged; for urgent RON interbank transfers < RON 50.000 NBR fee (RON 6) will be charged

\*\* **IBAN** of the account will include "TVA" as the last three digits (ex.: ROxxPIRBbbbbccccccssTVA)

Fees collected by the Bank for third parties will be charged separately from the Bank's taxes and commissions. 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.

## 4. Cash services

Commission type	RON	FCY
<b>Deposit/ Withdrawal</b>		
✓ Cash deposit bills	zero	zero
✓ Deposit cash in coins	0.3 RON/coin, min 10 RON	0.3 RON/coin, min 10 RON eq
✓ Cash withdrawal*(amounts ≤ 5.000 EUR or equivalent not scheduled and amounts > 5.000 EUR or equivalent scheduled)	1% min 10 RON	1% min. 2 EUR
✓ Cash withdrawal (amounts > 5.000 EUR or equivalent unscheduled)	1,50%	1,50%
✓ Fee for inobservance of the cash withdrawal appointment	0.5%	0.5%

\* **a)** the commission does not apply to standard term deposits (according to the **FIRST BANK S.A.** offer of savings instruments) for:

- withdrawals less than 5.000 EUR or eq. performed on the maturity date and in the currency of the deposit
- withdrawals higher than 5.000 EUR or eq. performed on any of the next 2 days after the maturity date with prior notice made on the maturity date and in the currency of the deposit

**b)** for withdrawals performed from Cash Manager current account will apply a discount of 50%.

**c)** for withdrawals in RON the appointment must be done at least 2 days before

for withdrawals in foreign currency the Bank reserves the right to set the delivery term to a maximum of 20 working days from the moment the amount is requested

## 5. Payment services

Commission type	RON			
<b>Intrabank transactions</b>	<b>Branches</b>		<b>Internet Banking</b>	
▣ Incoming	zero		zero	
▣ Outgoing	8 RON		zero	
<b>Interbank transactions</b>				
▣ Incoming	zero		zero	
	9 RON + Transfond/NBR fee*	Amounts < 5.000 RON	3 RON + Transfond/NBR fee*	Amounts < 5.000 RON
	11 RON +Transfond/NBR fee*	Amounts ≥ 5.000 si < 50.000 RON	5 RON +Transfond/NBR fee*	Amounts ≥ 5.000 si < 50.000 RON
▣ Outgoing*	14 RON +Transfond/NBR fee*	Amounts ≥ 50.000 RON	7 RON +Transfond/NBR fee*	Amounts ≥ 50.000 RON
	14 RON +Transfond/NBR fee*	urgent	7 RON +Transfond/NBR fee*	urgent
▣ RON payments abroad (only trough REGIS )	20 RON		-	
	9 RON + Transfond/NBR fee*	Amounts < 5.000 RON	3 RON + Transfond/NBR fee*	Amounts < 5.000 RON
▣ Inter bank payments through VAT account	11 RON +Transfond/NBR fee*	Amounts ≥ 5.000 si < 50.000 RON	5 RON +Transfond/NBR fee*	Amounts ≥ 5.000 si < 50.000 RON
	14 RON +Transfond/NBR fee*	Amounts ≥ 50.000 RON	7 RON +Transfond/NBR fee*	Amounts ≥ 50.000 RON
	14 RON + Transfond/NBR fee*	urgent	7 RON +Transfond/NBR fee*	Urgent

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Commission type	FCY			
<b>Intrabank transaction</b>	<b>Branches</b>			<b>Internet Banking</b>
✓ Incoming	zero			zero
✓ Outgoing	8 RON/ EUR eq NBR rate			zero
<b>Interbank transactions</b>				
✓ Incoming	zero			zero
✓ Outgoing in EUR to countries within European Community*	amounts < 5.000 RON (EUR eq NBR rate)	9.51 RON (EUR eq NBR rate)		amounts < 5.000 RON (EUR eq NBR rate)
	amounts ≥ 5.000 si < 50.000 RON (EUR eq NBR rate)	11.51 RON (EUR eq NBR rate)		amounts ≥ 5.000 si < 50.000 RON (EUR eq NBR rate)
	amounts ≥ 50.000 RON (EUR eq NBR rate) urgent	20 RON (EUR eq NBR rate) 20 RON (EUR eq NBR rate)		amounts ≥ 50.000 RON (EUR eq NBR rate) urgent
✓ Outgoing in EUR to countries outside European Community/in other currency irrespective the country**	0.20% min. 25 EUR max. 1.000 EUR			spot urgent
✓ Additional commission for payment type "OUR" (above the standard commission)	amounts < 2.500 EUR	10 EUR		amounts < 2.500 EUR
	amounts ≥ 2.500 and < 12.500 EUR	15 EUR		amounts ≥ 2.500 and < 12.500 EUR
	amounts ≥ 12.500 and < 50.000 EUR	50 EUR		amounts ≥ 12.500 and < 50.000 EUR
	amounts ≥ 50.000 EUR	80 EUR		amounts ≥ 50.000 EUR
				10 EUR 15 EUR 50 EUR 80 EUR

“SHA” – FIRST BANK S. A. charges are for orderer’s account and other charges /beneficiary’s bank charges are for beneficiary’s account.

The transfers within European Economic Area, in EUR or other currencies of state members of European Economic Area, will be executed only with SHA commissions.

The external transfers in RON will be executed only with SHA commissions.

Inter bank payments through VAT 0.20% min 25 EUR max 1.000 EUR

account to countries outside European Community/ in other currency irrespective the country

spot

urgent

0.06% min. 15 EUR max. 800 EUR

0.14% min. 15 EUR max. 800 EUR

\*Austria,Belgium,Bulgaria,Czech,Cyprus,Croatia,Denmark,Estonia,Finland,France,Germany,Greece,Ireland,Italy,Letonia,Latvia,Luxembourg,Malta,Poland,Portugal,Romania,Slovakia,Slovenia,Spain,Sweden Netherlands,Hungary,Iceland,Norway,Lichtenstein,United Kingdom

\*\*except for VAT account

Commission type	RON	FCY	
<b>Other fees</b>			
✔ Payment order related to garnishment**	50 RON + Transfond/NBR fee*	-	
✔ Copy of Swift/ SEPA message	-	5 EUR	
✔ Urgent processing - REGIS	20 RON, no matter the amount	standard fee + 50 EUR	
✔ Usage fee (checking documents) - retention money guarantee accounts	50 RON	eq.	
✔ Refusal of an incoming payment	20 RON	20 EUR	
✔ 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 other banks	-	amounts < 10.000 EUR amounts ≥ 10.000 EUR	30 EUR 50 EUR
✔ Modifications of incoming payments details	-	35 EUR	
✔ Investigations related to incomplete/ unclear incoming payments	100 RON	20 EUR	
✔ Cancel payment at client's request before transmission***	100 RON	100 EUR	
Cancel payment at client's request after transmission***	-	100 EUR	
✔ Change value date at client request after payment transmission	5 RON/ modification	20 EUR/ modification	
Change payment details before payment execution	8 RON	30 EUR/ modification	
✔ Change payment details after payment execution	20 RON	35 EUR	
✔ Investigations for transactions up to 60 days***	100 RON	50 EUR	

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\*\* It applies also for transactions performed through winbank

Foreign currency payments to European Economic Area countries in EUR and / or Member State currencies are made exclusively with SHA transfer fee. The countries of the European Economic Area: Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Iceland, Liechtenstein, Lithuania, Luxembourg, Malta, Great Britain, Norway, Netherlands, Poland, Portugal, Czech Republic, Romania, Slovakia, Slovenia, Spain, Sweden, Hungary. Coins from the European Economic Space used by **FIRST BANK S.A.** are: Swiss Franc (CHF), British Pound (GBP), Norwegian Krone (NOK), Zloty Polish (PLN), leu (RON), Swedish crown (SEK), forint Hungary (HUF), Bulgarian lev (BGN), euro (EUR).



## 6. Direct debit

Commission type	Commission
✔ Service activation	zero
✔ Intrabank payment	zero
✔ Interbank payment	2 RON
✔ Payment refusal	1 RON
✔ Mandate modification/ cancelation	zero

## 7. Cheques/ Promissory notes/ Bills (Debit instruments)

Commission type	RON	FCY
<b>Payment/ Acceptance/ Refusal</b>		
✔ Incoming intrabank	4 RON/ instrument	
✔ Incoming interbank	4 RON/ instrument+Transfond fee*	
✔ Payment		
	6 RON/ document	amounts < 5.000 RON
	9 RON/ document	amounts ≥ 5.000 and < 50.000 RON
	18 RON/ document	amounts ≥ 50.000 RON
✔ Collection and remittance	4 RON/ document	0,20% min. 25 EUR max. 1.500 EUR
✔ Refusal of payment cheques/ Promissory note <b>FIRST BANK S.A.</b>	25 RON/ document	1,00% min. 25 EUR/document max. 100 EUR
✔ Cheque certification	15 RON	20 EUR/ document
	20 RON	15 EUR
✔ Personalization of a cheque/promissory note page	0.7 RON/ page	15 EUR
✔ Refund of outstanding instruments	-	-
✔ Investigations	10 RON	Fees of the correspondent banks 20 EUR

\*Transfond fee (0.88 RON) will be charged

## 8. Conditional payment orders

Commission type	RON		FCY	
<b>Issued</b>				
▼ Issuance*	0.20%	min. 250 RON max. 12.500 RON	0,20%	min 50 EUR max. 2.500 EUR
▼ Amendment/ Cancellation		125 RON		25 EUR
* in case of a credit refinancing from another bank to <b>FIRST BANK S.A.</b> , commission and fees are not perceived				
<b>Received</b>				
▼ Advising	0.20%	min. 400 RON max. 5000 RON	0.20%	min 75 EUR max. 1.000 EUR
▼ Amendment		125 RON		25 EUR
▼ Cancellation		0		0

## 9. Collections

Commission type	RON	FCY
<b>Export</b>		
✔ Remittance of clean collection	RON eq.	0,10% min. 30 EUR max. 400 EUR
✔ Remittance of documentary collection	RON eq.	0,15% min. 40 EUR max. 450 EUR
✔ Amendment of initial instructions	RON eq.	25 EUR
<b>Import</b>		
✔ Advising of clean collection	RON eq.	0,10% min. 25EUR max. 300 EUR
✔ Advising of documentary collection	RON eq.	0,15% min. 30 EUR max. 500 EUR
✔ Amendment of initial instructions	RON eq.	25 EUR
✔ Payment at sight/at accepted maturity	RON eq.	0,20% min. 25 EUR max. 500 EUR
✔ Return of unpaid documents/unaccepted draft	RON eq.	30 EUR
✔ Release documents free of payment	RON eq.	20 EUR
✔ Release documents for goods sent on <b>FIRST BANK S.A.</b> address	RON eq.	100 EUR

## 10. Letters of credit

Commission type	RON	FCY
<b>Import letters of credit</b> (including stand by LC)		
✔ Issuance/validity extension/amount increase	RON eq.	0.20% min 75 EUR per quarter or fraction
✔ Amendments (other than validity extension/amount increase)	RON eq.	25 EUR
✔ Discrepanices	RON eq.	75 EUR/set
✔ Payment at sight (including handling of documents)	RON eq.	0.20% min. 100 EUR
✔ Deferred payment/acceptance (including handling of documents)	RON eq.	0.20% min 100 EUR per quarter or fraction
✔ Cancellation/Not-utilized LC fee	RON eq.	100 EUR
<b>Export letters of credit</b> (including stand by LC)		
✔ Advising/Advising validity extension/Advising amount increase	RON eq.	0.15% min 75 EUR
✔ Advising Amendment (other than validity extension/amount increase)	RON eq.	30 EUR
✔ Confirmation	RON eq.	negotiable min 100 EUR per quarter or fraction
✔ Handling of documents	RON eq.	0.20% min 75 EUR
✔ Cancellation/Neutilizare L/C	RON eq.	50 EUR
✔ Advising to a second advising bank in Romania	RON eq.	100 EUR
✔ Advising of an Amendment to a second advising bank in Romania	RON eq.	50 EUR
<b>Other operations – export letter of credit</b>	RON eq.	
✔ Transfer/amount increase/ Validity extension of transferred letter of credit	RON eq.	0,20% min 100 EUR
✔ Other amendments of transferred letter of credit	RON eq.	30 EUR
✔ Assignment of proceeds	RON eq.	100 EUR
✔ Transfer of funds:	RON eq.	
a) in favor of non-customer/assignee	RON eq.	0,15% min 25 EUR max 1.500 EUR
b) in favor of <b>FIRST BANK S.A.</b> customers	RON eq.	free

## 11. Bank letters of guarantee(L/G)

Commission type	RON	FCY
<b>Issued letters of guarantee</b>		
<ul style="list-style-type: none"> <li> <span style="color: red;">▼</span> Issuance/Increase/Extension (for L/G issued with cash collateral)           </li> </ul>	0,25% min 150 RON per quarter or fraction	0,25% min 75 EUR per quarter or fraction
<ul style="list-style-type: none"> <li> <span style="color: red;">▼</span> Issuance/Increase/Extension (for L/G issued under a credit facility)           </li> </ul>	0,50% min 150 RON per quarter or fraction	0,50% min 75 EUR per quarter or fraction
<ul style="list-style-type: none"> <li> <span style="color: red;">▼</span> Amendments (other than increase/extension)           </li> </ul>	70 RON	35 EUR
<ul style="list-style-type: none"> <li> <span style="color: red;">▼</span> Claim under L/G issued by <b>FIRST BANK S.A.</b> in FCY           </li> </ul>	RON eq.	0,15% min 80 EUR max 1.000 EUR
<ul style="list-style-type: none"> <li> <span style="color: red;">▼</span> Claim under L/G issued by <b>FIRST BANK S.A.</b> in RON           </li> </ul>	0,15% min 200 RON	n/a
<ul style="list-style-type: none"> <li> <span style="color: red;">▼</span> Cancellation           </li> </ul>	100 RON	30 EUR
<b>Received letters of guarantee</b>		
<ul style="list-style-type: none"> <li> <span style="color: red;">▼</span> Advising Extension/Increase/other amendments           </li> </ul>	RON eq.	50 EUR
<ul style="list-style-type: none"> <li> <span style="color: red;">▼</span> Signatures verifications at the request of the client           </li> </ul>	RON eq.	25 EUR
<ul style="list-style-type: none"> <li> <span style="color: red;">▼</span> Cancellation           </li> </ul>	RON eq.	30 EUR
<ul style="list-style-type: none"> <li> <span style="color: red;">▼</span> Transmission of claim of L/G at the request of <b>FIRST BANK S.A.</b> customer           </li> </ul>	RON eq.	100 EUR

## 12. Other services applicable to documentary transactions

Commission type	RON	FCY
▼ Local courier fee (Romania)	50 RON	10 EUR
▼ International courier fee (DHL type)	250 RON	50 EUR
▼ Swift fee	50 RON	10 EUR
▼ Investigation (including SWIFT fee)	125 RON	25 EUR

## 13. Business Debit cards

Commission type	VISA BUSINESS STANDARD		VISA BUSINESS PREMIUM	
	RON	EUR	RON	EUR
Annual fee	45 RON	15 EUR	130 RON	50 EUR
Cash withdrawal - ATM/POS <b>FIRST BANK S.A.</b>	0,30%	0,30%	0,30%	0,30%
Cash withdrawal - ATM/POS National	0,75% + 2.5 RON	0,75% + 0.7 EUR	0,75% + 2.5 RON	0,75% + 0.7 EUR
Cash withdrawal - ATM/POS International	0,75% + 2.5 RON	0,75% + 0.7 EUR	0,75% + 2.5 RON	0,75% + 0.7 EUR
Purchases – National/ International	zero	zero	zero	zero
Card issuance fee	zero	zero	zero	zero
Card renewal fee	zero	zero	zero	zero
Blocking / Unblocking lost / stolen card	zero	zero	zero	zero
Balance inquiry at ATM/ POS	zero	zero	zero	zero
Unjustified chargeback	10 RON	2.5 EUR	10 RON	2.5 EUR
Mini statement at <b>FIRST BANK S.A.</b> ATMs	zero	zero	zero	zero
Change PIN to ATM	zero	zero	zero	zero
Card and PIN reissue fee (lost, stolen, damaged, personal reasons )	10 RON	2.5 EUR	10 RON	2.5 EUR
Card closing fee	zero	zero	zero	zero
Reset PIN trials to 0	zero	zero	zero	Zero
Commission for Quasi-Cash transactions*	1.5% + 2.5 RON	1.5% min 1 EUR	1.5% + 2.5 RON	1.5% min 1 EUR

## 14. Business credit cards

### Commission type

	VISA BUSINESS STANDARD	VISA BUSINESS GOLD
✔ Issuing fee	30 RON	50 RON
✔ Annual fee	50 RON	150 RON
✔ Monthly fee SMS alert /Email	5 RON	0 RON
✔ Balance inquiry at ATM	1 RON	1 RON
✔ Statement issuing fee	zero	zero
✔ Card renewal fee	zero	zero
✔ Card/account blocking fee	zero	zero
✔ Installment fee worldwide	150 RON/ trz.	150 RON/ trz.
✔ Cash withdrawal – ATM <b>FIRST BANK S.A.</b>	1.50%	1.50%
✔ Cash withdrawal - National ATM	2.00%	2.00%
✔ Cash withdrawal - International ATM	2.00%	2.00%
✔ Cash withdrawal - POS <b>FIRST BANK S.A.</b>	1.00%	1.00%
✔ Cash withdrawal - National POS	3.00%	3.00%
✔ Cash withdrawal - International POS	3.00%	3.00%
✔ Card and PIN reissue fee (lost, stolen, damaged, personal reasons)	15 RON	15 RON
✔ Taxa generare cod PIN nou	5 RON	5 RON
✔ Urgent card issuing fee abroad	200 EURO	200 EURO
✔ Urgent issuing cash abroad (without card)	150 EURO	150 EURO
✔ Monthly insurance fee	3.5 RON	zero
✔ PIN code change at ATM	zero	zero
✔ Card blocking fee	10 RON	10 RON



## 14. Business credit cards - Visa Business

### Transaction limits

- ▣ Daily limit at POS (amount)
- ▣ Daily limit at ATM (amount)
- ▣ Daily number of transactions at POS/ATM
- ▣ \*Quasi-Cash transactions

### VISA BUSINESS STANDARD

### VISA BUSINESS GOLD

Unlimited	Unlimited
Max. 10.000 lei / account / month	Max. 10.000 lei / account / month
Unlimited	Unlimited

Any type of gambling/betting transaction performed through debit card with the purpose to obtain goods convertible in cash, and/or credit transfer transaction between own accounts held with different banks performed through debit card

## 15. POS

TERMINAL	MONTHLY VOLUME EUR / AVERAGE VALUE PER TRANSACTION EUR	TRANSACTION TYPE	STANDARD COMMISSION/TRANSACTION	STANDARD FLAT COMMISSION/TRANSACTION EUR ( RON equiv)	MONTHLY POS USAGE FEE EUR (RON equiv*)
POS & IMPRINTER	< 2.500 / 25 EUR	OFF US	1.05%	0.1	35
		ON US	1.05% min 0.50%	0.1	
		OFF US BUSINESS CARD	1.20%	0.1	
POS & IMPRINTER	2.501 - 4.500 / 25 EUR	OFF US	0.90%	0.1	30
		ON US	0.90% min 0.50%	0.1	
		OFF US BUSINESS CARD	1.20%	0.1	
POS & IMPRINTER	4.501 - 6.500 / 25 EUR	OFF US	0.80%	0.1	5
		ON US	0.80% min 0.50%	0.1	
		OFF US BUSINESS CARD	1.00%	0.1	
POS & IMPRINTER	6.501 - 10.000 / 50 EUR	OFF US	0.75%	0.1	0
		ON US	0.75% min 0.50%	0.1	
		OFF US BUSINESS CARD	1.00%	0.1	
POS & IMPRINTER	>10.000 / 85 EUR	OFF US	0.65%	0	0
		ON US	0.65% min 0.40%	0	
		OFF US BUSINESS CARD	1.00%	0	

\*Monthly POS usage fee equivalent in RON will be calculated at the exchange rate of 1 EUR = 4.6 RON

## 15.1 POS VIRTUAL

TRANSACTION TYPE	COMMISSION % PER TRANSACTION	MONTHLY ACTIVITY VOLUME/SITE		
		MONTHLY MINIMUM TRANSACTION NUMBER	AVERAGE VALUE PER TRANSACTION EUR	TOTAL VALUE EUR equiv
OFF US	3.10% + 0.5 RON/ transaction	60	35	<2.500
ON US	1.50% min 1.20%			
OFF US BUSINESS CARD	3.10% + 0.5 RON /transaction			
OFF US	2.70% + 0.5 RON /transaction	70	50	2.501 - 4.500
ON US	1.2% min 1%			
OFF US BUSINESS CARD	2.70% + 0.5 RON /transaction			
OFF US	2% + 0.5 RON /transaction	120	50	4.501 - 6.500
ON US	1.0% min 0.6%			
OFF US BUSINESS CARD	2% + 0.5 RON /transaction			
OFF US	1.5% + 0.3 RON /transaction	200	55	6.501 - 10.000
ON US	0.7% min 0.5%			
OFF US BUSINESS CARD	1.5% + 0.3 RON /transaction			
OFF US	1% + 0.3 RON /transaction	420	60	>10.000
ON US	0.7% min 0.5%			
OFF US BUSINESS CARD	1% + 0.3 RON /transaction			
INTEGRATOR MERCHANTS				
OFF US	0.49% + 0 RON/transaction	1800	60	>108.000
ON US	0.5% min 0.3%			
OFF US BUSINESS CARD	0.49% + 0 RON/ transaction			

The following charges will be added for each merchant:

Monthly maintenance fee for site services : Main merchant EUR 10 +TVA/month; Secondary Merchant EUR 5+TVA/month; free of charge for Integrators

Enrollment charge EUR 180 +TVA, free of charge for Integrators

## 16. Winbank

### Commission type

#### Service fees

✓ Monthly fee*	47 RON or 10 EUR/month
✓ Token guarantee	25 EUR or equivalent
✓ Addition of Winbank users	10 RON or equivalent

\* In case of insolvent companies, the monthly fee will be zero

## 17. Custody fees for the settlement of money market transactions

Commission type	Commission
✔ Safekeeping fees (SaFIR Custody)	0,05%/year +VAT
✔ Safekeeping fees Mature markets	0,05%/year +VAT
✔ Safekeeping fees Emerging markets	0,31%/year +VAT
✔ Transaction fees Mature markets	40 EUR/transaction
✔ Transaction fees Emerging markets	40 EUR/transaction
✔ Minimum fee if the total value of the cumulative monthly safekeeping fees does not exceed EUR 25	25 EUR
✔ Transaction fees for trades with <b>FIRST BANK S.A</b> settled with SaFIR (FoP)	110 RON/transaction
✔ Transaction fees for trades with other counterparties, settled with SaFIR (DvP)	90 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
✔ Commission for pledge operation	100 RON/ISIN
✔ Commission for transaction modification/cancellation	50 RON/transaction
✔ 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, Egipt, Tunisia, Bahrain, India, Turkey, Bangladesh, Iordania, Malaesia, Mexico, Philippines, Qatar, Saudi Arabia, Singapore, South Korea, Taiwan, Latvia, Thailand, Lituania, Chile, Lebanon, Zimbabwe, China, Morocco, Colombia, Oman, Pakistan, Peru, Kuwait, Vietnam, UAE Abu Dhabi, UAE Dubai, Botswana, Ghana, Kenya, Mauritius, Nigeria

## 18. Commissions regarding FIRST BANK S.A. electronic trading system (PETS)

Commissions	Commission
✔ Monthly fee for using PETS - Demo version	20 RON
✔ Monthly fee for using PETS - Live version	20 RON

## 19. Treasury Direct

Commissions	Commission
✔ Monthly fee for using the Treasury Direct service*	100 RON
✔ Commission for payment order issuance on behalf and on the name of the Client*	9 RON

The commission will be charged for contracts concluded starting Oct 28,2019

## 20. Cash Manager

Commission type	Commission
✔ Opening fee	zero
✔ Maintenance fee	6 RON/ month or equivalent
✔ Closure fee	zero

## 21. Miscellaneous

### Fees

Processing cash service	individually established	
Fee for account balance specific confirmation*	60 EUR or eq.	
Transactions through Call Center (TeleBank)*****	1 RON or eq./ operation or inquiry	
Request for the Telebank/ Infobank reactivation	10 RON or eq.	
Modification of Telebank code	10 RON or eq.	
Modification of InfoBank code/email address/frequency/type of requested information	10 RON or eq.	
Commission for the appraisal of goods proposed as guarantee	individually established	
Client history reference letter	500 RON or eq.	
Notifications of any type attached to accounts freezing, debit balances, visa letters to embassies, deposits of social capital, other than those mentioned in particular in the Fees and Commissions	5 RON or equivalent/item + post charges (if applicable)	
Safe deposit box (rental should be of minimum 6 months)**		<b>small box</b> 15 EUR + VAT/ month <b>medium box</b> 20 EUR + VAT/ month <b>big box</b> 30 EUR + VAT/ month
Replacement of the safe deposit box key	50 EUR or eq.	
Loan reimbursement schedule via e-mail	5 RON or eq.	
Request for archived documents	50 RON or eq./ document	
CIP info, CRB consultation (upon client's request)	15 RON or eq./ consultation	
Trade Registry interrogation	40 RON / consultation	
Payments of invoices to providers that have a convention concluded with <b>FIRST BANK S.A.</b> in special terms	negotiable	
SWIFT fee***	10 EUR or eq.	
Modification of signature specimen****	10 RON or eq.	
Signature confirmation commission (except <b>FIRST BANK S.A.</b> signatures)	30 EUR or eq.	
Addition/ Modification of delegates*****	10 RON or eq.	

✔ Handling of debit instruments brought to the Bank for storage and processing with more than 7 calendar days before the due date/ issuing date	5 RON or eq./ document
✔ Handling and storage of invoices assigned to the Bank for collection follow-up	5 RON or eq./ document
✔ Commission for renunciation of the debit instrument brought to the bank (in case it was not sent through the clearing system)	10 RON or eq.
✔ Request of mortgage erase address*****	100 RON or eq.
✔ Request of agreement to charge with encumbrances in order to setting-up a subsequent rank mortgage*****	500 RON or eq.
✔ Request of agreement for alienation*****	500 RON or eq.
✔ Request of agreement for the dismemberment of a property*****	500 RON or eq.
✔ Request of agreement for property annexation*****	500 RON or eq.
✔ Request of agreement for the demolition of a property*****	500 RON or eq.
✔ Request of rental/ subletting agreement*****	500 RON or eq.
✔ Request of agreement for the adjusting/restructuring/extension of a property*****	500 RON or eq.
✔ Request of change of the collateral structure/ guarantors	1000 RON or eq.
✔ Request of agreement for attaining the cadastral documentation*****	500 RON or eq.
✔ Request of construction agreement on mortgaged land*****	500 RON or eq.
✔ Reporting commission for derivative transactions	0.75 EUR/ transaction or eq.

\* except for annual balances

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

\*\*\* 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 transaction performed both at **FIRST BANK S.A.** branches and through winbank

\*\*\*\* In case of insolvent companies, the commission will be zero

\*\*\*\*\* In case of real estate developers these fees are established case by case



## 22. Fees collected by the bank for third parties

Commission type	Weight levels	Without confirmation receipt	With confirmation receipt
<b>Postal fees</b>			
Internal correspondence dispatches	0 – 1000 gr	5 RON	10 RON
International correspondence dispatches	0 – 500 gr	16 RON	35 RON
	501 – 1000 gr	25 RON	50 RON
<b>Notary fees for releasing mortgages</b>	55 RON + VAT, out of which:		
For Bucharest	100 RON + VAT		
Outside Bucharest	55 RON + VAT		

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.

## 23. SMS Alert

Commission type	RON	FCY
Open the service	zero	zero
Monthly fee*	5 RON/ month	Equivalent in the account currency**
Modification fee	1 RON	Equivalent in the account currency**
Exceeding the threshold of 25 SMS messages	0.60 RON/SMS	Equivalent in the account currency**
Close the service	zero	zero

\* In the monthly subscription are included 25 free SMS messages

\*\* the amount of the commission will be calculated using the BNR exchange rate valid on the date of its collection