

Information document regarding commissions

Account provider name: FIRST BANK S.A.

Account name: “MY Liber” 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	
Includes [MY Liber] service package which consists of:	Monthly
<ul style="list-style-type: none"> - Issuing a debit card in Lei [Visa Platinum]; - Maintaining a debit card in Lei [Visa Platinum]; - Interbank payments in Lei through [Internet & Mobile Banking] for amounts < 50.000 Lei (unlimited)* - Cash withdrawals in Lei from bank’s ATM (unlimited); - Cash withdrawals in Lei from other bank’s ATM (unlimited) - Cash withdrawals in Lei from abroad other bank’s ATM (unlimited); - Maintaining Internet & Mobile Banking; - Maintaining current account in Eur - optional in the package; - Maintaining Visa Exclusive Gold credit card - optional in the package. 	<ul style="list-style-type: none"> - if monthly recurring inflows of ≥ 4.500 Lei in the account OR total average value of client First Bank account ≥ 90.000 Lei (or equivalent in foreign currency)* - if above mentioned condition not met
	0 Lei
	35 Lei
	Total Annual Fees Max. 420 Lei
	(depending if the mentioned condition is met or not)
The services that exceed these quantities will be charged separately.	

Payments (excluding cards)		
Sending money		
Intrabank payments in Lei at the bank's counter		10 Lei
Interbank payments in Lei at the bank's counter**	Amount < 50.000 Lei	9, 51Lei
	Amount ≥ 50.000 Lei	20 Lei
	Urgent Payments	20 Lei
Interbank payments in Lei executed through Internet & Mobile Banking	Amount < 50.000 Lei	0 Lei
	Amount ≥ 50.000 Lei	10 Lei
	Urgent Payments	13 Lei
Direct debit		
Interbank direct debit		2 Lei
Incoming amounts from an account opened with another service provider		
Intrabank incoming in Lei		0 Lei
Interbank incoming 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 bank's counter***		1,50% (min 10 Lei)
Fee for not respecting cash withdrawal appointment***		0,50%
Cash deposit		
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
Overdraft and related services		
Overdraft	Interest rate:	IRCC+12%
Other services		
Standing order		
Activation of standing order in Lei		1 Leu

*The average balance of all accounts on which there is the status of holder (current accounts, savings accounts, term deposits), for the previous 3 months ended, is at least 90,000 lei, equivalent in foreign currency

** The Transfond fee is included

***The cash withdrawal fee and the non-appointment fee do not apply to the amounts withdrawn from the new loans granted; Also

a) the maximum amount that can be withdrawn without an appointment is EUR 5,000 or equivalent;

b) 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;