

## „TO IMM Package”

### I. Validity of the offer:

- The offer is valid between March 9 and December 31, 2021.

### II. Eligibility conditions:

- The offer is addressed to SMEs and Individual Entrepreneurs who have been established in the last 12 months, respectively starting with 9.03.2020 and who at the time of launching the offer are not clients of the Bank or who hold only a share capital account opened at Garanti Bank SA;
- The offer is valid for 1 (one) year from the date of its activation;
- In the case of entities that are not clients of the Bank, they must meet all the eligibility conditions of the Bank for opening a current account;
- In order to accept the offer, it is necessary the written consent of the client and the fulfillment of the other conditions of participation and for using the account.

### III. Contents of "TO" package:

The following services are offered free of charge:

- Opening the current account
- Administration fee for a current account in lei and one in foreign currency
- Debit Card administration fee
- Depositing cash banknotes RON, EUR, USD
- Unlimited encashment, in any currency
- Direct debit - intra-bank payment from current account
- Monthly administration fee for Internet Banking
- Unlimited payments, made through Internet Banking/Mobile Banking in favor of another GarantiBBVA client
- Unlimited payments, made through Internet Banking/Mobile Banking in lei in favor of another bank's clients \*

\* except for TransFond/BNR commissions

In addition, the following are included in the offer:

- Acceptance of cards payments at the POS terminal: 0.99%/transaction
- Monthly administration/maintenance of POS terminal: 35 lei/terminal \*\*

\*\* charged only if the value of transactions through the POS terminal in the previous month was less than 12,000 lei

If within 6 months from the date of activating the offer there are no transactions on the current account, the Bank reserves the right to cancel this offer.

On the expiration date of the offer, the Bank's standard costs will be automatically applied, according to the document „Standard Tariffs and Commissions” displayed at the Bank counters and on the page [www.garantibbva.ro](http://www.garantibbva.ro), valid on the termination date of the offer.

#### **IV. Accepting the offer:**

- The offer is considered accepted by signing it by the client, during its validity period, and the benefits will be activated only after signing the offer and confirming the fulfillment of the conditions.
- The Bank reserves the right to refuse any request to open a current account, including, if applicable, the opening of any product/service or may restrict access to them, if the Client does not provide all information, statements or documents required to identify the Client, the Real Beneficiary and/or control persons, the nature of the transactions and any other details provided by the national and international legislation in force, as well as for reasons of banking prudence.
- The Bank may refuse to receive documents considered incomplete, unfilled or improperly completed or which, in the Bank's opinion, do not meet the acceptance conditions, are inconsistent with the provisions of the General Business Conditions, the legislation in force and the banking prudential practice.
- At any time during the validity period, the offer may be withdrawn, based on the decision of Garanti Bank S.A. or in case of force majeure. In the event of any of these cases, Garanti Bank S.A. will inform the participants through the available channels, in the shortest possible time.