

## „Black Friday” Offer

### I. Offer validity:

- The offer is valid between November 12<sup>th</sup> and November 26<sup>th</sup>, 2021.

### II. Eligibility criteria:

- The offer is addressed to companies registering an annualized turnover (at the end of the last year) up to EUR 10 mio., classified as SMEs as per Bank’s internal regulations, which are not the Bank’s customers at the offer launching date;
- The offer’s beneficiaries must meet all the eligibility conditions of the Bank for opening a current account and accessing the products included in the offer, as per General Business Conditions, the legislation in force and the prudential banking practice;
- Beneficiaries must also fulfill the specific conditions for each product accessed in this campaign.

### III. Contents of „Black Friday” Offer:

#### 1. Current account and Internet/Mobile Banking

The following services are offered free of charge for a period of 1 year from the current account opening date:

- Zero activation fee for Internet Banking/Mobile Banking for the first 2 users;
- Unlimited payments, made through Internet Banking/Mobile Banking in favor of another Garanti BBVA client;
- Unlimited payments, made through Internet Banking/Mobile Banking in lei in favor of other bank's clients  
*\* except for TransFond/BNR commissions*

*The other conditions and commissions related to these products continue to be applied.*

#### 2. Acceptance of cards payments at the POS terminal

- Acceptance of cards payments at the POS terminal: 0.64%/transaction for cards issued by banks from Romania and held by Individuals;
- Acceptance of cards payments at the POS terminal: 1.90%/transaction for other types of cards;
- Monthly administration/maintenance fee of POS terminal: 35 lei/ terminal\*\*.

*\*\* charged only if the value of transactions through the POS terminal in the previous month was less than RON 10,000*

*The other conditions and commissions related to these products continue to be applied.*

### 3. Time deposits

Opening of a time deposit in lei through Internet/Mobile Banking platforms, during the campaign validity, is rewarded with an interest bonus of 0.65%, as follows:

Currency	1M		3M		6M		12M	
	Standard	Campaign	Standard	Campaign	Standard	Campaign	Standard	Campaign
RON	0.40%	1.05%	0.60%	1.25%	0.90%	1.55%	1.15%	1.80%

### 4. Loans

The customers who apply for a loan\*\*\* during the campaign validity will benefit of free granting commission.

\*\*\*the offer is available for a single loan whose value is less than RON 1,250,000 (other currencies equivalent).

On the expiration date of the offer, the Bank's standard costs will be automatically applied, according to the document „Standard Tariffs and Commissions for SME customers” displayed at the Bank’s 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.
- 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.
- 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.