



**Name of the account provider:** GARANTI BANK S.A

**Account name :** Basic payment service account for low-income customers

**Date:** 01.03.2021

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in *Standard tariffs and commissions for Retail customers*.
- A glossary of the terms used in this document is available free of charge

Service	Fee
<b>General account services</b>	
Current account administration	0 LEI
<b>Payments (excluding cards)</b>	
<b>Bank counter:</b>	
Credit transfer - Intrabank payments	The first 10 monthly payment operations are Free of Charge, and the following operations are charged according to the rate applicable for the Standard Current Account.
Credit transfer – Interbank payments: 0 – 5,000.00 LEI > 5,000.01 LEI Urgent transactions, any amount	The first 10 monthly payment operations are Free of Charge, and the following operations are charged according to the rate applicable for the Standard Current Account.
<b>By Internet Banking/Mobile Banking/PSIP*:</b>	
Credit transfer - Intrabank payments	The first 10 monthly payment operations are Free of Charge, and the following operations are charged according to the rate applicable for the Standard Current Account.
Credit transfer to customers of other banks 0 – 5,000.00 LEI > 5,000.01 LEI Urgent transactions, any amount	The first 10 monthly payment operations are Free of Charge, and the following operations are charged according to the rate applicable for the Standard Current Account.
Direct debit fee - intrabank payment	The first 10 monthly payment operations are Free of Charge, and the following operations are charged according to the rate applicable for the Standard Current Account.

Standing Order	The first 10 monthly payment operations are Free of Charge, and the following operations are charged according to the rate applicable for the Standard Current Account.	
<b>Cards and cash</b>		
Issuing a debit card		0 LEI
Issuing a credit card		0 LEI
Cash withdrawal from the Bank's ATM		0 LEI
Cash withdrawal from ATM of other banks		0 LEI
Cash withdrawal from the Bank's counter		0 LEI
Cash depositing		0 LEI
Proceeds in the current account		0 LEI
<b>Overdrafts and related services</b>		
Overdraft	Interest rate:	IRCC 3M + 7.98%
<b>Other services</b>		
Internet Banking activation without token		0 LEI
Internet Banking activation with token		15 LEI
Monthly subscription for Internet Banking		5 LEI
Monthly subscription for Mobile Banking**		0 LEI
Internet Banking reactivation ( <i>in case of device loss/ theft</i> )		50 LEI

\* Payment Initiation Service Provider.

\*\* The services Monthly subscription for Mobile Banking cannot be accessed without Monthly subscription for Internet Banking.

## GLOSSARY OF TERMS

Run. No.	Category of services / significant services *	Significant services (commercial name adopted by Garanti Bank S.A)	Definition*
1.	<b>Account Administration</b>	Current Account administration	The provider of the account administers the account for use by the customer.
2.	<b>Provision of a debit card</b>	Issue and renewal of debit card - Bonus Debit Card	The provider of the account provides a payment card associated with the customer's account. The amount of each transaction made by card is taken, in full or in part, from the customer's account.
3.	<b>Provision of a credit card</b>	Credit Card Issuance (Bonus Card)	The provider of the account provides a payment card associated with the customer's payment account. The total amount of transactions made by card within an agreed period is taken, in full or in part, from the customer's payment account on an agreed date. A loan agreement between the supplier and the customer determines whether the customer has to pay interest on the loan.
4.	<b>Overdraft</b>	Overdraft	The provider of the account and the customer first agree that the customer may borrow money when there is no money left on the account. The agreement sets the maximum amount that may be borrowed and whether there are any rates and fees to be paid by the customer.
5.	<b>Credit Transfer</b>	Payments in favor of GARANTI BANK S.A./other banks	The provider of the account transfers the money, based on a customer's instruction, from the customer's account to another account.
6.	<b>Standing payment orders</b>	Standing payment orders	The provider of the account perform regular transfers, based on a customer's instruction, from the customer's fixed

<b>Run. No.</b>	<b>Category of services / significant services *</b>	<b>Significant services (commercial name adopted by Garanti Bank S.A)</b>	<b>Definition*</b>
			amount of money from the customer's account to another account.
<b>7.</b>	<b>Direct Debit</b>	Direct Debit	The customer is authorizing another person (the recipient) to instruct the provider of the account to transfer money from the customer's account to that recipient. The provider of the account then transfers the money to the recipient at a date or dates agreed between the customer and the recipient. The amount concerned may vary.
<b>8.</b>	<b>Cash withdrawals</b>	Cash withdrawal	The customer withdraws cash from the customer's account.
<b>9.</b>	<b>Cash deposits</b>	<b>Cash deposit</b>	The customer deposits cash in the customer's account.
<b>10.</b>	<b>Collection of amounts from the account opened with another service provider</b>	Collections in the Current Account	The provider collects money for a bank's customer from an account opened with another payment service provider, based on the latter's instructions.
<b>11.</b>	<b>Internet Banking</b>	Internet Banking (Garanti BBVA Online)	The provider is offering a service, whereby information on the account may be accessed, the account statement is viewed, transfers are initiated, direct debit mandates are set etc. via the internet.
<b>12.</b>	<b>Mobile Banking</b>	Mobile Banking (Garanti BBVA Mobile)	The provider is offering a service, via the personal telephone, whereby information on the account may be accessed, the account statement is viewed, transfers are initiated, direct debit mandates are set etc.
<b>13.</b>	<b>Replacement of token device</b>	Internet Banking reactivation ( <i>in case of lost/stolen device</i> )	The provision by the supplier of a token device in the event of loss/destruction/theft of the original token device.

\*) the names and definitions of services are taken over from HG [Government Decision] 39/30.01.2019 approving the List of most representative services related to a payment account.

