

Dear customer,

We know that it is important to be informed about our relationship and we want to inform you that starting from 23.10.2023 you will be able to access our new product " *Current account package* " and that the new General Business Conditions will come into force, as well as the new Rates and Standard Fees for Individuals.

We thought we would make you happy and offer you the products and services you need for free, through the new Current Account Package, with the following benefits:

Account package _ current	
Opening a current account in LEI	Free of charge
Account package administration	Free */5 LEI
Open/Manage debit card	Free of charge
Subscription and Internet Banking activation fee	Free of charge
Credit transfer - intrabank payments in LEI	Free of charge
Credit transfer - interbank payments in LEI	Free of charge
Withdrawals from Garanti ATMs, of other banks in Romania and abroad	Free of charge
Monthly subscription fee SMS alert service	Free of charge

*In order to benefit from the fees and commissions related to the Account Package, it is necessary for the customer to make at least one monthly payment with the debit card or through Internet Banking. By monthly payment is understood a payment with the card at the POS/online or through Internet Banking/Mobile (utility bill payment, transfer in Lei to another person's account).

The benefits of the package will come into force in 7 days from the date of opening the account.

If this condition is not met in at least 2 consecutive months, the standard rate for the Account Package will be applied, namely 5 Lei/month.

In the case of customers who opt for a credit product, where there is a credit administration fee, the cost of the package will be zero, even if the conditions mentioned above are not met.

Moreover, because the good news does not end here, we inform you that we have also increased the transaction limits for payments made through Garanti BBVA Online/Mobile, as well as the Bank's limits for transactions made with the debit card, as follows:

Limits Bank for PAYMENTS CARRIED through Internet Banking and Mobile Banking	
transfer - intrabank payments in LEI:	
daily limit	500,000 LEI
the maximum limit per transaction	500,000 LEI
the minimum limit per transaction	1 LEI
Credit transfer - interbank payments in LEI:	
- the daily limit	500,000 LEI
- the maximum limit per transaction	500,000 LEI
- the minimum limit per transaction	1 LEI

GUARANTEE BANK SA

S.O.S. Glucose factory no. 5

Business Center, Novo Park 3

Order number in the Trade Register J40/4429/2009, CUI RO25394008

Building F, Floor 5 and 6 registered in the Bank Register no. RB-PJR-40-066/2009, Registered in the ASF Register

Sector 2, Bucharest with no. PJR01INCR/400019/28.03.2019, subscribed share capital and

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www.garanti.ro

Credit transfer - interbank payments in foreign currency:	500,000 LEI
- the daily limit	500,000 LEI
- the maximum limit per transaction	10 LEI
- the minimum limit per transaction	
Exchange:	
- the daily limit	1,000,000 LEI
- the maximum limit per transaction	1,000,000 LEI
- the minimum limit per transaction	1 LEI
Arbitration:	
- the daily limit	\$200,000
- the maximum limit per transaction	\$200,000
- the minimum limit per transaction	\$1

Limits Bank for The transactions made with a debit card	
Cash withdrawal/transfer at an ATM, in the country or abroad:	
- the daily limit	10,000 LEI
- the maximum limit per transaction	10,000 LEI
Payments made to:	
-POS or e-commerce terminal, at merchants in Romania - daily limit and per transaction	99,999 LEI
- POS terminal or e-commerce, at merchants from abroad - daily limit and per transaction	35,000 LEI
- e-commerce merchants that do not offer 3DSecure, but with CVC2 verification - daily limit and per transaction	6,000 LEI
Contactless payments (without PIN):	
- limit per transaction	100 LEI
- the cumulative limit of consecutive contactless transactions	700 LEI

If you do not agree with the announced changes and you have fulfilled all your obligations to the Bank, you can unilaterally, immediately and without any additional cost, terminate the contractual relationship established on the basis of the General Business Conditions, through a written notification sent to the bank before 23.10.2023.

In the event that you do not send us a written notification of non-acceptance of the changes by 23.10.2023, or after 23.10.2023 you carry out any transaction/operation, we will consider that you agree with the changes in the Standard Tariffs and Fees for Individuals and with the updated form of the General Business Conditions, and this letter will be considered as representing an additional act accepted by you.

Therefore, you can consult the bank's website at any time <https://www.garantibbva.ro/> the section " *Useful documents* " , the updated versions of the General Business Conditions, the Standard Rates and Fees for

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Individuals as well as the Notification and we invite you to any of our Agencies in case you have questions, concerns or want any other additional details.

You can also contact us through **the Customer Relations Service**, where our colleagues will answer you from Monday to Sunday between 09:00 and 22:00:

- 0800 80 1234 – free phone number, callable internally only from landline networks;
- 021 200 94 94 – number with normal rate, callable also from foreign country .

We thank you,
The Garanti Bank team

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