

GARANTI BANK SA
Standard rates and commissions for
Individuals
Starting August 23, 2023

General Conditions

- The standard rates and commissions below are charged for transactions processed by the bank.
- Certain transactions, which involve the participation of other banks, may generate additional costs that will be supported separately by the customer.
- The bank reserves the right to periodically change the tariff of commissions, communicating to the clients according to the legal norms in force and by displaying it at the bank's offices, as well as on the bank's website.
- The services provided by the Bank, related to the Current Account, are indicated in the Bank's General Business Conditions.
- The Value Added Tax (VAT) is charged according to the legal provisions in the matter and does not represent a cost of the bank; the VAT value is subject to changes based on legal provisions.

Current accounts in lei and foreign currency	
Opening current accounts in LEI and/or currency	Free of charge
Opening a savings account	Free of charge
Deposit opening/deposit termination at maturity	Free of charge
Current account administration*	5 LEI/account/month, in equivalent
Savings account management	Free of charge
Current account interest rate in LEI and in any currency	0%
Issue of account statement for the previous month (once a month)	Free of charge
Issuance of an account statement, other than the free one	8 LEI/ account statement
Account closure	Free of charge

* The current accounts opened for the payment of loan installments (**including the current account overdraft**) contracted from GARANTI BANK SA or for the payment of the Bonus Card credit card debt, the current accounts in which the salaries are collected, the current accounts in which rights are collected monthly payments (allowances, allowances, unemployment, etc.) based on an agreement concluded between GARANTI BANK SA and AJPS/AJOFM, current accounts opened for minors, current accounts opened for students and current accounts in which the pension is collected based on the agreement concluded between GARANTI BANK SA and Pension Houses.

Current account package	
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

*To benefit from the fees and commissions related to the current account package, it is necessary for the customer to make at least one monthly payment with a 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 at least 2 consecutive months, the standard rate for the current account package will be applied, **5 Lei/month**.

In case of the customers who chose a credit product, and have a credit administration fee, the cost of the package will be zero, even if the conditions mentioned above are not met.

Cash operations instructed at the Bank's cashiers	
Banknote cash deposit (only the currencies defined in this table are traded):	
In LEI, USD, EUR and CHF	Free of charge
In TRY	1%, minimum 2 TRY
In GBP	1%, minimum 2 GBP
Deposit cash coins:	
• In LEI	5%, minimum 10 LEI
• In EUR - only 1 and 2 EUR coins are accepted	10%
Cash deposit for credit repayment (banknotes and coins)	Free of charge
Cash withdrawal* (only the currencies defined in this table are traded):	

In LEI (for amounts up to 10,000 LEI (inclusive) and over 10,000 LEI for which the withdrawal was scheduled)	1.5%, minimum 10 LEI
In USD	1.5%, minimum 5 USD
In EUR	1.5%, minimum 5 EUR
In GBP	1.5%, minimum 5 GBP
In CHF	1.5%, minimum 5 CHF
In TRY (within the available amount in the agency's treasury)	1.5%, minimum 5 TRY
Cash withdrawal from credit	Free of charge
Penalty fee for cash withdrawal without prior notification**	0.5%
Penalty fee for not withdrawing the scheduled amounts	0.2%

*The cash withdrawal fee for deposits at the maturity date does not apply if the amount is withdrawn on the due date and if the deposit was established for a period equal to or longer than 30 days.

**The commission is applied (additionally) to amounts that exceed EUR 10,000 (or equivalent in another currency) or LEI 10,000 and which were not notified to the Bank until 12:00 on the banking day prior to the withdrawal (including cases of cash withdrawal from credits or from overdue deposits).

Cashless operations instructed in the Bank's agencies	
Collect intrabank amounts in LEI or foreign currency	Free of charge
Collect amounts, in LEI or foreign currency, from the account opened with another payment service provider (interbank collections)	Free of charge
Credit transfer - intrabank payments in LEI (including recurring/scheduled ones)	12.5 LEI
Credit transfer - intrabank payments in foreign currency (including recurring/scheduled ones)	12.5 LEI, in equivalent
Exchange	Free of charge
Credit transfer - interbank payments in LEI (including recurring/scheduled ones): 0 – 5,000.00 LEI > 5,000.01 LEI Urgent transactions, any amount	12 LEI 20 LEI 20 LEI
Credit transfer - interbank payments in EUR to countries in the SEPA area* (including recurrent/scheduled ones**): 0 – 5,000.00 LEI > 5,000.01 LEI (in equivalent)	12 LEI, in equivalent 20 LEI, in equivalent
Credit transfer - interbank payments in EUR to non-SEPA countries/ in another currency regardless of the country	0.25%, minimum 20 EUR, maximum 2,000 EUR (<i>to this is added the OUR commission depending on the value and/or currency of the transaction</i>)
Credit transfer commissions - interbank payments in foreign currency, made with the OUR option: <u>Payments in EUR:</u> 0 - 12,500.00 12,500.01 - 25,000.00	10 EUR/payment 20 EUR/payment

25,000.01 - 50,000.00 > 50,000.01 <u>Payments in other currencies</u>	25 EUR/payment 60 EUR/payment 15 EUR/payment (equivalent)
Swift message	10 EUR/ payment
Conditional payment order: <ul style="list-style-type: none"> ○ release ○ warning 	EUR 35 (or LEI equivalent)/payment, plus the commission for the normal payment order 0.1%, minimum EUR 45, maximum EUR 1,000
Direct debit commission - intrabank payment <ul style="list-style-type: none"> ○ from the current account ○ from credit card - shopping limit ○ from credit card – cash advance limit 	Free of charge Free of charge 1% + 5 LEI
Cash on delivery of debit instruments (cheque, promissory note, bill of exchange) in LEI <ul style="list-style-type: none"> ○ Intrabank collection ○ Interbank collection 	1 LEI 6 LEI
Payment of debit instruments <ul style="list-style-type: none"> ○ intra ○ interbank <ul style="list-style-type: none"> 0 – 49,999.99 LEI ≥ 50,000.00 LEI 	1 LEI 5 LEI 25 LEI
Refused payment and collection	10 LEI/ instrument
Withdrawal before maturity of debit instruments submitted for collection	10 LEI/ instrument

** Eurozone countries: Austria, Belgium, Cyprus, Croatia, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, Spain and Slovenia.*

Non-euro zone states: Bulgaria, Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Romania, Slovakia, Sweden and Great Britain.

Member states of the European Economic Area (EEA): Iceland, Liechtenstein, Norway, Switzerland and Monaco.

The following territories are considered part of the European Union (Art. 299 Treaty of Rome): Martinique, Guadelupe, French Guiana, Reunion, Gibraltar, Azores, Madeira, Canary Islands, Ceuta and Melilla and Aland Islands.

****Regular/scheduled payments through the Bank's agencies: the commission** applicable to payments instructed in the Bank's agencies, in LEI or foreign currency, in favor of another client of GARANTI BANK SA/clients of another bank will be charged.

Operations instructed via Internet Banking / Mobile Banking / PISP*

Internet Banking monthly subscription fee for customers without salary transfer	5 LEI/month
Internet Banking monthly subscription fee for salary transfer customers and pensioners**	Free of charge
Internet Banking activation fee without Token	Free of charge
Internet Banking with Token activation fee	15 LEI
Internet Banking reactivation fee (Token device replacement)***	50 LEI
Credit transfer - intrabank payments in LEI and foreign currency	Free of charge

Exchange	Free of charge
Credit transfer - interbank payments in LEI 0 – 5,000.00 LEI > 5,000.01 LEI Urgent transactions, any amount	3 LEI 5 LEI 5 LEI
Credit transfer - interbank payments in EUR to countries in the SEPA area 0 – 5,000.00 LEI (in equivalent) > 5,000.01 LEI (in equivalent)	3 LEI, in equivalent 5 LEI, in equivalent
Credit transfer - interbank payments in EUR / in another currency regardless of the country (non-SEPA)	75 LEI
Credit transfer - interbank payments in EUR / in another currency regardless of the country (non-SEPA) in emergency mode	135 LEI****

*Provider of payment initiation services.

**Cost valid for: customers who collect their salary in their account at GARANTI BANK SA, customers who collect their monthly money rights (allowances, unemployment, etc.) and there is an agreement concluded between GARANTI BANK SA and AJPS/AJOFM, pensioners customers who collect their pension into the account opened at GARANTI BANK SA based on the agreement concluded between GARANTI BANK SA and the Pension Houses.

***Applies in case the token is declared lost/stolen.

Regular/scheduled payments via Internet Banking: the commission applicable to payments instructed via Internet Banking, in LEI or foreign currency, in favor of another client of GARANTI BANK SA/clients of another bank will be charged.

****The cost is applied in addition to the standard commission for payments in foreign currency in favor of clients of another bank.

Bank limits for payments made via Internet Banking and Mobile Banking (valid until 22.10.2023)

Credit transfer - intrabank payments in LEI: - the daily limit - the maximum limit per transaction - the minimum limit per transaction	100,000 LEI 100,000 LEI 1 LEI
Credit transfer - interbank payments in LEI: - the daily limit - the maximum limit per transaction - the minimum limit per transaction	100,000 LEI 100,000 LEI 1 LEI
Credit transfer - interbank payments in foreign currency: - the daily limit - the maximum limit per transaction - the minimum limit per transaction	100,000 LEI 100,000 LEI 10 LEI
Currency exchange : - the daily limit - the maximum limit per transaction - the minimum limit per transaction	100,000 LEI 100,000 LEI 1 LEI

<u>Arbitration:</u> - the daily limit - the maximum limit per transaction - the minimum limit per transaction	75,000 USD 75,000 USD 1 USD
Bank limits for payments made via Internet Banking and Mobile Banking (starting with 23.10.2023)	
<u>Credit transfer - intrabank payments in LEI:</u> - the daily limit - the maximum limit per transaction - the minimum limit per transaction	500,000 LEI 500,000 LEI 1 LEI
<u>Credit transfer - interbank payments in LEI:</u> - the daily limit - the maximum limit per transaction - the minimum limit per transaction	500,000 LEI 500,000 LEI 1 LEI
<u>Credit transfer - interbank payments in foreign currency:</u> - the daily limit - the maximum limit per transaction - the minimum limit per transaction	500,000 LEI 500,000 LEI 10 LEI
<u>Currency exchange :</u> - the daily limit - the maximum limit per transaction - the minimum limit per transaction	1,000,000 LEI 1,000,000 LEI 1 LEI
<u>Arbitration:</u> - the daily limit - the maximum limit per transaction - the minimum limit per transaction	200,000 USD 200,000 USD 1 USD
Bank limits for Transactions made with the debit card	
<u>Cash withdrawal/transfer at an ATM, in the country or abroad :</u> - the daily limit - the maximum limit per transaction	10,000 LEI* 10,000 LEI*
<u>Payments made to:</u> -POS or e-commerce terminal, at merchants in Romania - daily limit and per transaction - POS terminal or e-commerce, at merchants from abroad - daily limit and per transaction - e-commerce merchants that do not offer 3DSecure, but with CVC2 verification - daily limit and per transaction	99,999 LEI 35,000 LEI* 6,000 LEI*
<u>Contactless payments (without PIN):</u> - limit per transaction - the cumulative limit of consecutive contactless transactions	100 LEI 700 LEI
*For existing customers, the limits will come into force starting on 23.10.2023	

Collections	
Import documentary collection (including checks, promissory notes, bills of exchange): Notice Modification Issuance of "free of charge" documents Inquiry	0.15%, minimum 50 EUR, maximum 500 EUR 25 EUR 25 EUR 25 EUR
Export documentary collection (including checks, promissory notes, bills of exchange): Submitting documents for payment/acceptance Modification Returned/unpaid documents Inquiry DHL, TNT, UPS	0.15%, minimum 50 EUR, maximum 500 EUR 25 EUR 30 EUR 25 EUR 50 EUR/envelope
Other services	
Monthly subscription fee SMS alert service	4 LEI/month
Letter of recommendation	20 EUR/ request + VAT* = 23.80 EUR/ request (VAT* included)
CIP query at the customer's request in relation to third parties	8 LEI/ inquiry + VAT* = 9.52 LEI/ inquiry (VAT* included)
Custody of Debit Instruments	2 LEI/instrument + VAT* = 2.38 LEI/instrument (VAT* included)
Custody of valuable documents	Negotiable + VAT*
DHL, TNT, UPS to the customer	50 EUR/envelope + VAT* = 59.50 EUR/envelope (VAT* included)
FAX / e-mail to the client - any document (except those below) - SWIFT message, payment order to the Customs Authorities, letters of guarantee issued, letters of credit received - payment orders processed and approved by the bank	2 EUR/page + VAT* = 2.38 EUR/page (VAT* included) Free of charge 2 EUR/ account currency equivalent/ page
Cancellation/ modification/ investigations of payment orders: <ul style="list-style-type: none"> ○ operations in LEI and EUR to countries in the SEPA area ○ operations in EUR to countries outside the SEPA area/in another currency regardless of the country 	5 LEI, in equivalent 15 EUR, in equivalent
Additional commission for processing payment orders received by the bank by fax - operations in LEI and in foreign currency	Free of charge

Signature specimen confirmation at the client's request	10 LEI + VAT*/ document = 11.90 LEI/ document (VAT* included)
Escrow Accounts: <ul style="list-style-type: none"> ○ opening ○ administration ○ modification/cancellation of the contract 	0.25%, minimum 100 EUR negotiable negotiable
Payments to Executors from sequestered accounts (charged for each transaction within a sequester) : 0 – 49,999.99 LEI ≥ 50,000 LEI	15 LEI 45 LEI
Single commission for the provision of services at the request of the credit contracting client, such as: issuance of refinancing address, credit rescheduling; issuance of rental agreement/ immovable social headquarters brought under guarantee; issuance of agreement for construction on mortgaged land in favor of the Creditor; issuance of mortgaged real estate disassembly agreement in favor of the Creditor; issuance of mortgaged real estate demolition agreement in favor of the Creditor;	100 LEI
Rental of safety boxes:	
Type 1: 48.5 x 265 x 413 mm **	30 LEI/month + VAT* = 35.70 LEI/month (VAT* included)
Type 2: 98.5 x 265 x 413 mm **	40 LEI/month + VAT* = 47.60 LEI/month (VAT* included)
Type 3: 148.5 x 265 x 413 mm **	50 LEI/month + VAT* = 59.50 LEI/month (VAT* included)
Type 4: 198.5 x 265 x 413 mm **	60 LEI/month + VAT* = 71.40 LEI/month (VAT* included)
Type 5: 248.5 x 265 x 413 mm **	70 LEI/month + VAT* = 83.30 LEI/month (VAT* included)

* Starting from January the first (1) 2017, the VAT amount is 19% according to Law 227/2015 (Fiscal Code) with subsequent amendments and additions;

** Height x width x depth.

Bonus Debit Card (debit card)	
- issuance and renewal of card	Free of charge
- administration of the first card	Free of charge
- administration starting with the second card	10 LEI/year
- ATM balance inquiry GARANTI BANK SA	Free of charge
- ATM balance query other banks	1 LEI
GARANTI BANK SA usage commission for cash withdrawals (customers without salary transfers)	0.2%, minimum 0.1 LEI
GARANTI BANK SA usage commission for cash withdrawals (clients with salary transfer, students and pensioners, account package)*	Free of charge
- ATM/POS usage fee for cash withdrawals at other banks in Romania (customers without salary transfer)	1.25%, minimum 7 LEI/transaction
- ATM/POS usage fee for cash withdrawals at other banks in Romania (salary transfer customers and pensioners, account package) **	Free of charge
- Romanian or international POS payments	Free of charge
- cash withdrawals from ATM/POS outside Romania (customers without salary transfer)	1.25%, minimum 7 LEI/transaction
- cash withdrawals from ATM/POS outside Romania (customers with salary transfer, students, pensioners, account package)	Free of charge
- unjustified initiation of payment refusal	10 LEI/transaction
- daily cash withdrawal limit by card	10,000 LEI
- exchange rate adjustment margin for foreign currency transactions	1.25%

* Commission valid for: clients who collect their salary in the account at GARANTI BANK SA, clients who collect monthly money rights (allowances, unemployment, etc.) and there is an agreement concluded between GARANTI BANK SA and AJPS/AJOFM, student clients, pensioners who collect their pension in the account opened at GARANTI BANK SA based on the agreement concluded between GARANTI BANK SA and the Pension Houses and the customers who choose the Account Package option.

**Commission valid for: clients who collect their salary in the account at GARANTI BANK SA, clients who collect monthly money rights (allowances, unemployment, etc.) and there is an agreement concluded between GARANTI BANK SA and AJPS/AJOFM, retired clients who cash in their pension in the account opened at GARANTI BANK SA based on the agreement concluded between GARANTI BANK SA and Pension Houses and customers who choose the Account Package option.

Fees related to a payment account with basic services

Operations/Services	Payment account with basic services	Payment account with basic services for customers with low incomes
Opening a current account	Free of charge	Free of charge
Current account administration	5 LEI/account/month	Free of charge
Current Account interest rate paid by the Bank	0%	0%

Issue of current account statement	Free of charge	Free of charge
Close current account	Free of charge	Free of charge
Cash deposit of banknotes in the Current Account at the Bank's cashiers	Free of charge	Free of charge
Depositing coins in the Current Account at the Bank's cashiers	Free of charge	Free of charge
Cash deposit (banknotes and coins) for credit repayment	Free of charge	Free of charge
Cash withdrawal from credit	Free of charge	Free of charge
Cash withdrawal at the Bank's cashiers from the Current Account, including for amounts from deposits that have reached maturity*, up to 10,000 LEI (inclusive) and over 10,000 LEI for which the withdrawal was scheduled**	Free of charge	Free of charge
Non-withdrawal from the Bank's cashiers of cash amounts exceeding 10,000 LEI and for which the withdrawal was notified to the bank in advance	Free of charge	Free of charge
Collect intrabank amounts in LEI	Free of charge	Free of charge
Collection of amounts from the account opened with another service provider in LEI	Free of charge	Free of charge
Credit transfer - intrabank payments through the Bank's cashiers (including recurring/scheduled ones) in LEI	12.5 LEI	The first 10 monthly payments operations are free, and the following operations are charged according to the tariffs applicable to the Current Account
Credit transfer - interbank payments through the Bank's cashiers (including recurring/scheduled ones) in LEI: 0 – 5,000 LEI > 5,000 LEI Urgent transactions, any amount	12 LEI 20 LEI 20 LEI	
Credit transfer - intrabank payments via Internet Banking/Mobile Banking in LEI	Free of charge	
Credit transfer - interbank payments via Internet Banking/Mobile Banking in LEI: 0 – 5,000 LEI > 5,000 LEI Urgent transactions, any amount	3 LEI 5 LEI 5 LEI	
Activation of Internet Banking & Mobile Banking without token	Free of charge	
Activation of Internet Banking & Mobile Banking with token	15 LEI	15 LEI
Internet Banking monthly subscription	5 LEI/month	5 LEI/month
Reactivation of Internet Banking (<i>in case of lost/theft of the device</i>)	50 LEI	50 LEI
Provision of a Bonus Debit Card debit card (<i>issuance and renewal</i>)	Free of charge	Free of charge
Bonus Debit Card debit card administration	Free of charge	Free of charge
Bonus Debit Card balance inquiry at the Bank's ATMs	Free of charge	Free of charge
Balance inquiry Debit card Bonus Debit Card ATM other banks	Free of charge	Free of charge
Cash withdrawals from the Bank's ATM/POS in Romania	Free of charge	Free of charge
Cash withdrawals from ATM/POS of other banks in Romania	Free of charge	Free of charge
Cash withdrawals from ATM/POS outside Romania	1.25%, minimum 7 LEI	Free of charge on the territory of EU member states and 1.25%, minimum 7 LEI

		in non-EU countries
Pay POS Romania or internationally	Free of charge	Free of charge
The daily cash withdrawal limit via the Bonus Debit Card debit card is 10,000 LEI, and the exchange rate adjustment margin for foreign currency transactions is 1.25%.		

Note:

Payment account with basic services - current account offered by the Bank exclusively to clients who meet the Access Conditions 1;

Payment account with basic services for customers with low incomes - current account offered by the Bank exclusively to customers who: (1) meet the Access Conditions and (2) whose monthly income does not exceed the equivalent of 60% of the gross average salary in the economy, predicted in the last macroeconomic forecast, respectively the autumn forecast, published by the National Commission of The forecast in the current year for the following year or whose income from the last 6 months does not exceed the equivalent of 60% of the average gross salary in the economy ("Customer with reduced incomes").

1. Access to the Payment Account with basic services and to the Payment Account with basic services for customers with low incomes is not conditioned by the contracting of additional products or services by the customer.

* Cash withdrawal from matured deposits is applied if the amount is withdrawn on the due date and the deposit was established for a period equal to or greater than 30 days.

** Scheduling requires informing the Bank by 12:00 on the banking day prior to the withdrawal.

Deadlines for receiving payment instructions

The type of operation	Deadline			
	At the bank counters	Via Internet banking*	Customer Relations Service	ATM
Credit transfer (payments) in EUR with same day currency date	9:00-14:00	9:00-14:00	It is not possible	It is not possible
Credit transfer (payments) in USD with same day currency date	9:00-14:30	9:00-14:30	It is not possible	It is not possible
Credit transfer (payments) in any currency other than LEI with a currency date in the future	9:00-17:00	9:00-16:00	It is not possible	It is not possible
Credit transfer (payments) in LEI in favor of clients of another bank with the currency date of the same day				
Credit transfer (payments) of small value (under 50,000 LEI)	9:00-12:30	9:00-13:45	It is not possible	It is not possible
Credit transfer (payments) of high value (over 50,000 LEI)	9:00-15:35	9:00-15:45	It is not possible	It is not possible
Credit transfer (payments) instructed with Urgency (any amount)	9:00-15:35	9:00-15:45	It is not possible	It is not possible

¹Access conditions: represent the conditions established by Law no. 258/2017 regarding the comparability of fees related to payment accounts, the change of payment accounts and access to payment accounts with basic services, in which a natural person can benefit from free/reduced rate services for operations carried out through the Current Account. The natural person who cumulatively fulfills the following conditions has access to such a banking product: (1) acts for purposes outside of his commercial, industrial or production, craft or liberal activity and (2) does not own, at the time of the conclusion of the opening contract of Current account, another current account at any other credit institution in Romania, or, as the case may be, held such an account, but was notified of the closure of the account and (3) is legally resident in the European Union.

Credit transfer - intrabank payments regardless of currency	9:00-17:00	Non-stop	It is not possible	Non-stop
Deposit CECs and promissory notes that can be sent for cashing on the same day	9:00-15:00	It is not possible	It is not possible	It is not possible
Credit card debt repayment, cash transfer from the credit card cash limit to a personal current account opened at GARANTI BBVA	9:00-17:00	Non-stop	9:00-22:00	Non-stop
Withdrawal, cash deposit	9:00-17:00	It is not possible	It is not possible	Non-stop
Term deposits	9:00-17:00	Non-stop	It is not possible	It is not possible
Exchange	9:00-17:00	Non-stop	It is not possible	Non-stop

Note:

1. The instructions sent by the bank's clients on the same day, but after the limit hours specified above, will be considered received by the bank on the next working day.

2. The maximum deadlines for executing the instructions received by the bank are: for payments in currencies other than LEI (T+3) / for payments in LEI (T+1).

Where: T- the moment of acceptance of the payment instruction by the bank/ T+3, T+2, T+1 – the period in working days from the moment of acceptance of the payment instruction until the moment of crediting the beneficiary's bank account.

*It also applies to operations available on Mobile Banking.

In order to resolve any disputes amicably and without prejudice to the customers' right, to initiate legal actions against the Bank, or their right to notify the National Authority for Consumer Protection (headquartered at B-dul. Aviatorilor 72, sector 1, Bucharest, e-mail: office@anpc.ro, www.anpc.ro), clients can appeal to the alternative dispute resolution mechanism provided by OG no. 38/2015 with subsequent amendments and additions, addressing the Center for Alternative Dispute Resolution in the Banking Domain (CSALB), with headquarters in Bucharest, 24 Sevastopol str., sector 1, phone number (021)9414, website www.csalb.ro, a center authorized to organize and administer the solution, by alternative means, of disputes in the financial banking field

between consumers and credit institutions or at mediation, as an extrajudicial dispute solution mechanism, according to Law no. 192/2006 regarding mediation and the organization of the mediator profession, with subsequent changes. The client can appeal to mediation both before the initiation of a dispute at the competent court, and also during the course of such a process, under the conditions of the law, by contacting an authorized mediator included in the Table of Authorized Mediators, available on the website of the Mediation Council (www.cmediere.ro) and that of the Ministry of Justice (www.just.ro).