

Dear customer,

It is very important for us that you are always informed about the changes that occur in your relationship with the Bank, that is why we keep you updated every time there are changes that you need to know. Therefore, **we notify you that starting from 14.06.2024, the new *Standard Fees and Commissions* and the updated form of the *General Business Conditions* will come into force .**

The main changes in *Standard Fees and Commissions* are:

➔ Increasing the cash withdrawal fee from the Bank's cashiers, as follows :

Cash withdrawal* (only the currencies defined in this table are traded) – commission applicable starting from 14.06.2024 :	
In LEI (for amounts up to 10,000 LEI (inclusive) and over 10,000 LEI for which the withdrawal was scheduled)	2%, minimum 10 LEI
In USD	2%, minimum 5 USD
In EUR	2%, minimum 5 EUR
In GBP	2%, minimum 5 CBP
In CHF	2%, minimum 5 CHF
In TRY (within the available funds in the agency's treasury)	2%, minimum 5 TRY

➔ Increasing the current account administration fee (for all currencies)/Current Account Package to **7.5 LEI** (if the conditions for free of charge are not met according to the *Standard Fees and Commissions*) starting from **01.07.2024** .

If you do not agree with the announced changes and you have fulfilled all your obligations towards the Bank, you can unilaterally, immediately, without any additional cost and free of charge, terminate the contractual relationship established on the basis of the *General Business Conditions* , through a written notification sent to the bank before 14.06.2024.

In the event that you do not send us a written notification of non-acceptance of the changes by 14.06.2024, or if after 14.06.2024 you carry out any transaction/operation, we will consider that you have accepted the changes in the *Standard Fees and Commissions* and the updated form of the *General Business Conditions* .

Therefore, starting from 15.04.2024 you can consult the bank's website <https://www.garantibbva.ro/> the section "**Useful documents**", the updated versions of the *General Business Conditions*, *Standard Fees and Commissions* as well as the *Notification* and we invite you to any of our agencies in case you have any questions, concerns or want any other additional details.

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**GARANTI BANK SA**

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Order number in the Trade Register J40/4429/2009, CUI RO25394008  
registered in the Bank Register no. RB-PJR-40-066/2009, Registered in the ASF Register  
with no. PJR01INCR/400019/28.03.2019 , subscribed capital and  
paid 1,208,086,946 RON

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 and from abroad .

Thank you,  
Garanti BBVA Team!

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