

GARANTI BANK S.A.
Standard Fees and Commissions
Natural Persons
Applicable starting with April 15, 2024

General Conditions

- The standard fees and commissions below are charged for the transactions processed by the Bank.
- Certain transactions that require the participation of other banks may generate additional costs, which shall be separately borne by the Client.
- The Bank reserves the right to change periodically the commission rate, which shall be communicated to Clients according to the legal provisions in force and shall be displayed at the Bank's offices and on the Bank's website.
- The services provided by the Bank in relation to a Current Account are indicated in the Bank's General Business Conditions.
- The Value Added Tax (VAT) shall be charged according to the relevant legal provisions and is not a cost borne by the Bank; the VAT amount is subject to changes under the legal provisions.

Current accounts in lei and foreign currency	
Opening a current account in LEI and/or foreign currency	Free
Opening a savings account	Free
Opening a deposit/closing a deposit at maturity	Free
Current account administration*	5 LEI/account/month, in equivalent, until June 30, 2024 7.5 LEI/account/month, in equivalent, starting with July 1, 2024
Savings account administration	Free
Interest rate for the current account in LEI and any foreign currency	0%
Account statement issuing for the previous month (once per month)	Free
Account statement issuing, for other statements than the free one	8 LEI / account statement
Account closure	Free

* The following current accounts are exempt: current accounts opened for the payment of instalments for loans (**including current account overdrafts**) contracted from GARANTI BANK S.A or for the payment of the debt balance of the Bonus Card credit card, current accounts opened to collect salaries, current accounts opened to collect monthly financial benefits (allowances, aids, unemployment benefits, etc.) under an agreement concluded between GARANTI BANK S.A and the County Agency for Payments and Social Inspection (Agenția Județeană pentru Plăți și Inspecție Socială, AJPS) or the County Agency for Employment (Agentia Județeană Pentru Ocuparea Forței de Muncă, AJOFM), current accounts opened for minors, current accounts opened for students and current accounts opened to receive retirement benefits under an agreement concluded between GARANTI BANK S.A and the retirement funds.

Current account package	
Opening of a current account in LEI	Free
Account package administration	Free* / 5 LEI, until June 30, 2024 Free* / 7.5 LEI, starting with July 1, 2024
Debit card opening/administration	Free
Internet Banking subscription and activation fee	Free
Credit transfer – intrabank payments in LEI	Free
Credit transfer– interbank payments in LEI	Free
Cash withdrawal from Garanti ATMs or ATMs of other banks in Romania and abroad	Free
SMS Alert Service monthly subscription fee	Free

*In order to benefit from the Current Account Package fees and commissions, the Client must make each month at least one payment via the debit card or via Internet Banking. A monthly payment means a POS/online payment via card or Internet Banking/Mobile (payment of utility invoices, transfer in lei into the account of another person).

The Package benefits shall apply within 7 days from the account opening date.

If this requirement is not met for at least 2 consecutive months, the standard fee for the Current Account Package shall apply. For the Clients who chose a loan product to which a loan administration fee applies, the Package cost shall be zero even if the requirements mentioned above are no longer met.

Cash transactions ordered at the Bank's cash desks	
Cash deposit in banknotes (only the currencies defined in this table are traded):	
In LEI, USD, EUR and CHF	Free
In TRY	1%, minimum 2 TRY
In GBP	1%, minimum 2 GBP
Cash deposit in coins:	

<ul style="list-style-type: none"> In LEI In EUR coins - only 1 and 2 EUR coins are accepted 	5%, minimum 10 LEI 10%
Cash deposit for loan repayment (in banknotes and coins)	Free
Cash withdrawal* (only the currencies defined in this table are traded) – applicable until June 13, 2024:	
In LEI (for amounts up to (and including) 10,000 LEI, and over 10,000 LEI when the withdrawal has been 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 limit of available funds existing in the agency treasury)	1,5%, minimum 5 TRY
Cash withdrawal* (only the currencies defined in this table are traded), applicable starting with June 14, 2024:	
In LEI (for amounts up to (and including) 10,000 LEI, and over 10,000 LEI when the withdrawal has been scheduled)	2%, minimum 10 LEI
In USD	2%, minimum 5 USD
In EUR	2%, minimum 5 EUR
In GBP	2%, minimum 5 GBP
In CHF	2%, minimum 5 CHF
In TRY (within the limit of available funds existing in the agency treasury)	2%, minimum 5 TRY
Cash withdrawal from loan balance	Free
Penalty fee for cash withdrawal without prior notice*	0.5%
Penalty fee for failure to collect scheduled amounts	0.2%

* The cash withdrawal fee for amounts from deposits at maturity shall not apply if the amount is withdrawn on the maturity date and if the deposit has been opened for a period equal to or longer than 30 days.

** The fee shall apply (in addition) to the amounts exceeding 10,000 EUR (or the equivalent in other currencies) or 10,000 LEI that have not been notified to the Bank until 12:00 of the banking day preceding the withdrawal date (including cash withdrawals from loans or deposits at maturity).

Non-cash transactions ordered at the Bank's agencies

Intrabank collection of amounts in LEI or foreign currency	Free
Collection of amounts in LEI or foreign currency from accounts opened with other payment service provider (interbank collection)	Free
Credit transfer – intrabank payments in LEI (including recurrent/scheduled transactions)	12.5 LEI
Credit transfer – intrabank payments in foreign currency (including recurrent/scheduled transactions)	12.5 LEI, in equivalent
Currency exchange	Free
Credit transfer – interbank payments in LEI (including recurrent/scheduled transactions): 0 – 5,000.00 LEI	12 LEI

> 5,000.01 LEI Urgent transactions, any amount	20 LEI 20 LEI
Credit transfer – interbank payments in EUR to countries within the SEPA region*(including recurring/scheduled payments**): 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>these fees shall be supplemented by the OUR type commission, depending on the transaction amount and/or currency</i>)
Credit transfer fees – 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 25,000.01 - 50,000.00 > 50,000.01 <u>Payments in other currencies</u>	10 EUR/payment 20 EUR/payment 25 EUR/payment 60 EUR/payment 15 EUR/payment (equivalent)
Swift message	10 EUR/payment
Conditional payment order: ○ issuing ○ endorsement	35 EUR (or equivalent in LEI) / payment, plus the fee applicable to normal payment orders 0.1%, minimum 45 EUR, maximum 1,000 EUR
Direct debit fee – intrabank payment ○ from current account ○ from credit card – purchase limit ○ from credit card – cash advance limit	Free Free 1% + 5 LEI
Debt instrument (cheque, promissory note, bill of exchange) submission for collection, in LEI ○ Intrabank collection ○ Interbank collection	1 LEI 6 LEI
Debt instrument payment ○ intrabank ○ interbank 0 – 49,999.99 LEI ≥ 50,000.00 LEI	1 LEI 5 LEI 25 LEI
Payment and collection refusal	10 LEI / instrument
Withdrawal before maturity of debt instruments submitted for collection	10 LEI / instrument

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

Non-euro area countries: Bulgaria, Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Romania, Slovakia, Sweden and United Kingdom.

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, Guadeloupe, French Guiana, Reunion, Gibraltar, Azores, Madeira, Canary Islands, Ceuta and Melilla and the Aland Islands.

****Regular/scheduled payments via the Bank's agencies shall be subject to the fee that applies to payments ordered at the Bank's agencies, in LEI or foreign currency, in favour of another client of GARANTI BANK S.A / clients of other banks.**

Transactions ordered via Internet Banking / Mobile Banking / PISP*

Internet Banking monthly subscription fee for clients without salary transfer	5 LEI / month
Internet Banking monthly subscription fee for clients with salary transfer and retirees**	Free
Activation fee for Internet Banking without token	Free
Activation fee for Internet Banking with token	15 LEI
Reactivation fee for Internet Banking (token replacement)***	50 LEI
Credit transfer – intrabank payments in LEI and foreign currency	Free
Currency exchange	Free
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 from 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 (non-SEPA) country	75 LEI
Credit transfer – urgent interbank payments in EUR / in another currency regardless of the (non-SEPA) country	135 LEI****

* Payment initiation service provider.

** Cost valid for: clients who receive their salary in their accounts opened with GARANTI BANK S.A, clients who receive monthly financial benefits (allowances, aids, unemployment benefits, etc.) under an agreement concluded between GARANTI BANK S.A and the County Agency for Payments and Social Inspection (Agenția Județeană pentru Plăți și Inspecție Socială, AJPS) or the County Agency for Employment (Agentia Județeană Pentru Ocuparea Forței de Muncă, AJOFM), retired clients who receive the retirement benefits in their accounts opened with GARANTI BANK S.A. under the agreement concluded between GARANTI BANK S.A and the retirement funds.

*** Applies if the token is declared lost/stolen.

Regular/scheduled payments via Internet Banking shall be subject to the fee that applies to payments ordered via Internet Banking, in LEI or foreign currency, in favour of another client of GARANTI BANK S.A / clients of other banks.

**** The cost shall apply in addition to the standard fee for payments in foreign currency in favour of clients of other banks.

Bank Limits for Payments via Internet Banking and Mobile Banking

<u>Credit transfer – intrabank payments in LEI:</u>	
- daily limit	500,000 LEI
- maximum limit per transaction	500,000 LEI
- minimum limit per transaction	1 LEI
<u>Credit transfer – interbank payments in LEI:</u>	
- daily limit	500,000 LEI
- maximum limit per transaction	500,000 LEI
- minimum limit per transaction	1 LEI
<u>Credit transfer – interbank payments in foreign currency:</u>	
- daily limit	500,000 LEI
- maximum limit per transaction	500,000 LEI
- minimum limit per transaction	10 LEI
<u>Currency exchange:</u>	
- daily limit	1,000,000 LEI
- maximum limit per transaction	1,000,000 LEI
- minimum limit per transaction	1 LEI
<u>Arbitration:</u>	
- daily limit	200,000 USD
- maximum limit per transaction	200,000 USD
- minimum limit per transaction	1 USD
Bank's Limits for Transactions via Debit Cards	
<u>ATM cash withdrawal/transfer, in Romania or abroad:</u>	
- daily limit	10,000 LEI
- maximum limit per transaction	10,000 LEI
<u>Payments:</u>	
- via POS terminal or e-commerce, to traders in Romania – daily limit and limit per transaction	99,999 LEI
- via POS terminal or e-commerce, to traders abroad – daily limit and limit per transaction	35,000 LEI
- to e-commerce traders that do not provide 3DSecure, but provide CVC2 verification – daily limit and limit per transaction	6,000 LEI
<u>Contactless (without PIN) payments:</u>	
- limit per transaction	100 LEI
- aggregate limit of consecutive contactless transactions	700 LEI
Documentary Collection	
Import documentary collection (including cheques, promissory notes, bills of exchange):	
Endorsement	0.15%, minimum 50 EUR, maximum 500 EUR
Amendment	25 EUR
Issue of “free of payment” documents	25 EUR
Investigation	25 EUR

Export documentary collection (including cheques, promissory notes, bills of exchange): Document submission for payment/acceptance Amendment Returned/unpaid documents Investigation DHL, TNT, UPS	0.15%, minimum 50 EUR, maximum 500 EUR 25 EUR 30 EUR 25 EUR 50 EUR / envelope
Other services	
SMS Alert Service monthly subscription fee	4 LEI / month
Reference letter	20 EUR/ request + VAT* = 23.80 EUR / request (VAT* included)
CIP query at client's request in relation to third parties	8 LEI / query + VAT* = 9.52 LEI / query (VAT* included)
Custody of debt instruments	2 LEI / instrument + VAT* = 2.38 LEI / instrument (VAT* included)
Custody of documents of value	Negotiable + VAT*
DHL, TNT, UPS to client	50 EUR / envelope + VAT* = 59.50 EUR / envelope (VAT* included)
FAX / e-mail to client - any document (except for those listed below) - SWIFT message, payment order to Customs Authorities, letters of guarantee issued, letters of credit received - payment orders processed and endorsed by the Bank	2 EUR / page + VAT* = 2.38 EUR / page (VAT* included) Free 2 EUR / equivalent in account currency / page
Cancellation / amendment / investigation of payment orders: <ul style="list-style-type: none"> ○ transactions in LEI and EUR to countries in the SEPA area ○ transactions in EUR to countries outside the SEPA area / in other currencies regardless of the country 	5 LEI, in equivalent 15 EUR, in equivalent
Additional fee for the processing of payment orders received by the Bank via fax - transactions in LEI and in foreign currency	Free
Signature specimen confirmation at client's request	10 LEI + VAT* / document= 11.90 LEI / document (VAT* included)
Escrow accounts: <ul style="list-style-type: none"> ○ opening ○ administration ○ contract amendment/cancellation 	0.25%, minimum 100 EUR negotiable negotiable
Payment to court enforcement officers from garnished accounts (charged on each transaction subject to garnishment): 0 – 49,999.99 LEI	15 LEI

≥ 50,000 LEI	45 LEI
Single fee for the provision of certain services at the request of clients having contracted loans, such as: issue of refinancing letter, loan rescheduling; issue of agreement for rental / head office building provided as collateral; issue of agreement for construction on land mortgaged in favour of the Lender; issue of agreement for subdivision of a building mortgaged in favour of the Lender; issue of agreement for demolition of a building mortgaged in favour of the Lender;	100 LEI
Rental of safe boxes (the product is no longer offered by the Bank as of 30/03/2023):	
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)

* As of 01 January 2017, the VAT rate is 19% according to Law no. 227/2015 (the Tax Code) as further amended and supplemented;

** Height x width x depth.

Bonus Debit Card	
- card issue and renewal	Free
- first card administration	Free
- administration starting with the second card	10 LEI / year
- balance query at the ATMs of GARANTI BANK S.A.	Free
- balance query at ATMs of other banks	1 LEI
- commission for the use of GARANTI BANK S.A. ATMs/POS for cash withdrawal (clients without salary transfer)	0.2%, minimum 0.1 LEI
- commission for the use of GARANTI BANK S.A. ATMs/POS for cash withdrawal (clients with salary transfer, students and retirees, account package)*	Free
- commission for the use of ATM/POS for cash withdrawal at other banks in Romania (clients without salary transfer)	1.25%, minimum 7 LEI / transaction
- commission for the use of ATM/POS for cash withdrawal at other banks in Romania (clients with salary transfer and retirees, account package)**	Free
- POS payments in Romania or international	Free
- cash withdrawal from ATM/POS outside Romania (clients without salary transfer)	1.25%, minimum 7 LEI / transaction
- cash withdrawal from ATM/POS outside Romania (clients with salary transfer, students, retirees, account package)	Free
- payment refusal unjustified initiation	
- daily limit on cash withdrawal via card	10 LEI / transaction
- margin for exchange rate adjustment for transactions in foreign currency	10,000 LEI 1.25%

** Commission valid for: clients who receive their salary in their accounts opened with GARANTI BANK S.A, clients who receive monthly financial benefits (allowances, aids, unemployment benefits, etc.) under an agreement concluded between GARANTI BANK S.A and the County Agency for Payments and Social Inspection (Agenția Județeană pentru Plăți și Inspecție Socială, AJPS) or the County Agency for Employment (Agentia Județeană Pentru Ocuparea Forței de Muncă, AJOFM), clients who are students and retirees who receive the retirement benefits in their accounts opened with GARANTI BANK S.A. under the agreement concluded between GARANTI BANK S.A and the retirement funds, and clients who have selected the Account Package option.

** Commission valid for: clients who receive their salary in their accounts opened with GARANTI BANK S.A, clients who receive monthly financial benefits (allowances, aids, unemployment benefits, etc.) under an agreement concluded between GARANTI BANK S.A and the County Agency for Payments and Social Inspection (Agenția Județeană pentru Plăți și Inspecție Socială, AJPS) or the County Agency for Employment (Agentia Județeană Pentru Ocuparea Forței de Muncă, AJOFM), retired clients who receive the retirement benefits in their accounts opened with GARANTI BANK S.A. under the agreement concluded between GARANTI BANK S.A and the retirement funds, and clients who have selected the Account Package option

Commissions for a Payment Account with Basic Services

Transactions/Services	Payment account with basic services	Payment account with basic services for low-income customers
Current account opening	Free	Free
Current account administration	5 LEI / account / month, until June 30, 2024	Free
	7.5 LEI / account / month, starting with July 1, 2024	
Interest rate on current account paid by the Bank	0%	0%
Issue of current account statement	Free	Free
Current account closure	Free	Free
Cash deposit in banknotes into the current account at the Bank's cash desks	Free	Free
Cash deposit in coins into the current account at the Bank's cash desks	Free	Free
Cash deposit (banknotes and coins) for loan repayment	Free	Free
Cash withdrawal from loan balance	Free	Free
Cash withdrawal at the Bank's cash desks from the current account, including for the amounts from deposits at maturity*, up to (and including) 10,000 LEI, and over 10,000 LEI when the withdrawal has been scheduled**	Free	Free
Failure to collect from the Bank's cash desks the cash amounts over 10,000 LEI for which the withdrawal has been previously notified to the Bank	Free	Free
Intrabank collection of amounts in LEI	Free	Free
Collection of amounts from the account opened with another service provider, in LEI	Free	Free
Credit transfer – intrabank payments via the Bank's cash desks (including recurrent/scheduled transactions) in LEI	12.5 LEI	The first 10 monthly payment transactions are Free, and the following transactions are charged according to the rate applicable to the Current Account
Credit transfer – interbank payments via the Bank's cash desks (including recurrent/scheduled transactions) 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	
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	
Internet Banking & Mobile Banking activation, without token	Free	Free
Internet Banking & Mobile Banking activation, with token	15 LEI	15 LEI
Internet Banking monthly subscription	5 LEI / month	5 LEI / month

Internet Banking reactivation (<i>in the event of loss/theft of the device</i>)	50 LEI	50 LEI
Bonus Debit Card provision (<i>issue and renewal</i>)	Free	Free
Bonus Debit Card administration	Free	Free
Bonus Debit Card balance query at the Bank's ATMs	Free	Free
Bonus Debit Card balance query at ATMs of other banks	Free	Free
Cash withdrawal from the Bank's ATMs/POS in Romania	Free	Free
Cash withdrawal from ATMs/POS of other banks in Romania	Free	Free
Cash withdrawal from ATMs/POS outside Romania	1.25%, minimum 7 LEI	Free on the territory of the EU Members States and 1.25%, minimum 7 LEI, in non-EU countries
POS payments in Romania or international	Free	Free
The daily limit on cash withdrawal via the Bonus Debit Card is 10,000 LEI, and the margin for exchange rate adjustment for transactions in foreign currency is 1.25%.		

Note:

The Payment Account with Basic Services is a current account offered by the Bank exclusively to clients who meet the Access Conditions¹;

A Payment Account with Basic Services for Low-Income Clients is the current account offered by the Bank exclusively to clients who: (1) meet the Access Conditions, and (2) earn a monthly income that does not exceed the equivalent of 60% of the national gross wage average, as forecast in the latest macroeconomic forecast, i.e. the autumn forecast, published by the National Commission of

Prognosis for the following year, or earned in the last 6 months an income that does not exceed the equivalent of 60% of the national gross wage average ("low-income clients").

1. Access to the Payment Account with Basic Services and the Payment Account with Basic Services for Low-Income Clients is not conditional on the client taking out additional products or services.

* The cash withdrawal from deposits at maturity shall apply if the amount is withdrawn on the maturity date and if the deposit has been opened for a period equal to or longer than 30 days.

** Scheduling means that the Bank is informed until 12:00 of the banking day preceding the withdrawal date.

Time limits for receipt of payment instructions

Transaction type	Time limit			
	At the Bank's desks	Via Internet Banking*	through the Customer Service Department	ATM
Credit transfer (payments) in EUR, with value date on the same day	9:00-14:00	9:00-14:00	Not possible	Not possible

¹The Access Conditions are the conditions established by Law no. 258/2017 on fee comparability for payment accounts, changing payment accounts and access to payment accounts with basic services, under which an individual can benefit from free/reduced fee services for transactions made via the current account. The individual who meets the cumulative conditions below may access such a banking product: (1) he/she acts for purposes outside his/her commercial, industrial or production, craft or liberal activity, and (2) he/she does not hold, at the signing date of Current Account opening contract, another current account with any other credit institution in Romania, or, if applicable, he/she has held such an account, but has been notified of the closure of the account and (3) he/she is legally residing in the European Union.

Credit transfer (payments) in USD, with value date on the same day	9:00-14:30	9:00-14:30	Not possible	Not possible
Credit transfer (payments) in any currency other than LEI, with value date in the future	9:00-17:00	9:00-16:00	Not possible	Not possible
Credit transfer (payments) in LEI in favour of clients of other banks, with value date on the same day				
Credit transfer (payments) of low value (under 50,000 LEI)	9:00-12:30	9:00-13:45	Not possible	Not possible
Instant credit transfer (payments) (under 50,000 LEI)**	Non stop	Non stop	Not possible	Not possible
Credit transfer (payments) of high value (over 50,000 LEI)	9:00-15:35	9:00-15:45	Not possible	Not possible
Credit transfer (payments) ordered as urgent (any amount)	9:00-15:35	9:00-15:45	Not possible	Not possible
Credit transfer – intrabank payments regardless of currency	9:00-17:00	Non stop	Not possible	Non stop
Deposit of cheques and promissory notes that can be submitted for payment on the same day	9:00-15:00	Not possible	Not possible	Not possible
Repayment of credit card debt balance, cash transfer from the credit card cash limit into the personal account opened with GARANTI BBVA	9:00-17:00	Non stop	9:00-22:00	Non stop
Cash withdrawal, deposit	9:00-17:00	Not possible	Not possible	Non stop
Term deposits	9:00-17:00	Non stop	Not possible	Not possible
Currency exchange	9:00-17:00	Non stop	Not possible	Non stop

Note:

1. Instructions sent by the Bank's clients on the same day, but after the time limits indicated above, shall be considered as received by the Bank on the following business day.

2. The maximum time limits for the execution of instructions received by the Bank are: (T+3) for payments in currencies other than LEI / (T+1) for payments in LEI.

Where: T is the time of acceptance of the payment instruction by the Bank, and T+3, T+2, T+1 means the period, in business days, from the time of acceptance of the payment instructions and until the beneficiary's bank account is credited.

* Also applies to transactions available in Mobile Banking.

** Available after service launch.

In order to amicably settle any dispute and without prejudice to the clients' right to take legal action against the Bank, or the clients' right to notify the National Authority for Consumer Protection (with registered office in B-dul. Aviatorilor 72, sector 1, Bucharest, e-mail: office@anpc.ro, www.anpc.ro), clients can use the alternative dispute resolution mechanism provided by Government Ordinance no. 38/2015, as further amended and supplemented, by referring to the Alternative Banking Dispute Resolution Centre (ABDRC), with registered office in Bucharest, str. Sevastopol nr.24, sector 1, telephone (021)9414, website www.csalb.ro, which is authorised to organise and coordinate the settlement by alternative means of disputes in

the financial-banking sector between consumers and credit institutions, or mediation as an extra-judicial dispute settlement mechanism, in accordance with Law no. 192/2006 on mediation and the organisation of the mediator profession, as further amended. Clients can turn to mediation both prior to bringing legal proceedings before the competent court, as well during such proceedings, under the law, by contacting an authorised mediator listed in the Authorised Mediators' List, available on the website of the Mediation Council (www.cmediere.ro) and of the Ministry of Justice (www.just.ro).