

GARANTI BANK S.A.
Standard Fees and Commissions
Natural Persons
Applicable starting with July 1, 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* | 7.5 LEI/account/month, in equivalent |
| 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* / 7.5 LEI |
| 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) | |
|---|--------------------|
| 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 > 5,000.01 LEI Urgent transactions, any amount | 12 LEI 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 - maximum limit per transaction - minimum limit per transaction | 500,000 LEI 500,000 LEI 1 LEI |
| <u>Credit transfer – interbank payments in LEI:</u> - daily limit - maximum limit per transaction - minimum limit per transaction | 500,000 LEI 500,000 LEI 1 LEI |
| <u>Credit transfer – interbank payments in foreign currency:</u> - daily limit - maximum limit per transaction - minimum limit per transaction | 500,000 LEI 500,000 LEI 10 LEI |

| | |
|---|--|
| <u>Currency exchange:</u> - daily limit - maximum limit per transaction - minimum limit per transaction | 1,000,000 LEI 1,000,000 LEI 1 LEI |
| <u>Arbitration:</u> - daily limit - maximum limit per transaction - minimum limit per transaction | 200,000 USD 200,000 USD 1 USD |
| Bank's Limits for Transactions via Debit Cards | |
| <u>ATM cash withdrawal/transfer, in Romania or abroad:</u> - daily limit - maximum limit per transaction | 10,000 LEI 10,000 LEI |
| <u>Payments:</u> - via POS terminal or e-commerce, to traders in Romania – daily limit and limit per transaction - via POS terminal or e-commerce, to traders abroad – daily limit and limit per transaction - to e-commerce traders that do not provide 3DSecure, but provide CVC2 verification – daily limit and limit per transaction | 99,999 LEI 35,000 LEI 6,000 LEI |
| <u>Contactless (without PIN) payments:</u> - limit per transaction - aggregate limit of consecutive contactless transactions | 100 LEI 700 LEI |
| Documentary Collection | |
| Import documentary collection (including cheques, promissory notes, bills of exchange): Endorsement Amendment Issue of “free of payment” documents Investigation | 0.15%, minimum 50 EUR, maximum 500 EUR 25 EUR 25 EUR 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): <ul style="list-style-type: none"> 0 – 49,999.99 LEI ≥ 50,000 LEI | 15 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 | 7.5 LEI / account / month | Free |
| 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 |
| Credit transfer – interbank payments via the Bank's cash desks (including recurrent/scheduled transactions) in LEI: 0 – 5,000 LEI | 12 LEI | |

| | | |
|---|-------------------------|--|
| > 5,000 LEI Urgent transactions, any amount | 20 LEI 20 LEI | the following transactions are charged according to the rate applicable to the Current Account |
| 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.

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.

* 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 |
| 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).