



**Account provider name:** GARANTI BANK S.A

**Account name:** Standard current account in EUR

**Date:** 02.05.2025

- This document informs about the commissions charged for using the main services related to your payment account. This document helps to compare these commissions with those charged for other accounts.
- Commissions for the use of account-related services, which are not included in this document, may also be charged. Full information can be found in *Standard fees and commissions for Individuals*.
- A glossary of terms used in this document is available free of charge.

Service	Commission
<b>General account services</b>	
Administration of account	7.5 LEI/month (EUR equiv.)*
<b>Payments (with the exception of card transactions)</b>	
<b>In the Bank's branches:</b>	
Credit transfer in favour of a customer of GARANTI BANK S.A.	12.5 LEI (EUR equiv.)
Credit transfer - interbank payments in EUR to countries within the SEPA region <sup>1</sup> (including recurring/scheduled payments):	
0 – 5,000.00 LEI (EUR equiv.)	12 LEI (EUR equiv.)
> 5,000.01 LEI (EUR equiv.)	20 LEI (EUR equiv.)
Credit transfer in favour of other bank's customers - 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>the OUR type commission depending on the value and/or currency of the transaction shall be added hereto</i> )+ Swift message: 10 EUR/payment
Standing order in favour of another customer of GARANTI BANK S.A.	12.5 LEI (EUR equiv.)

<sup>1</sup> Euro zone countries: Austria, Belgium, Cyprus, Croatia, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, Spain and Slovenia.

Non-euro zone 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.

Commissions charged for foreign currency payments made with the OUR option at the bank's cash desks:	
a) payments in EUR	10 EUR/payment
0 - 12,500.00	20 EUR/payment
12,500.01 - 25,000.00	25 EUR/payment
25,000.01 - 50,000.00	60 EUR/payment
> 50,000.01	15 EUR/payment (equivalent)
b) payments in other currencies	
<b>Through Internet Banking/ Mobile Banking/PISP**:</b>	
Credit transfer in favour of a customer of GARANTI BANK S.A.	0 EUR
Credit transfer - interbank payments in EUR to countries from the SEPA area	
0 – 5,000.00 LEI ( in equivalent)	3 LEI, (EUR equiv.)
> 5,000.01 LEI ( in equivalent)	5 LEI, (EUR equiv.)
Credit transfer in favour of other bank's customers - interbank payments in EUR/ other currency irrespective of country (non-SEPA)	75 LEI (EUR equiv.)
Urgent transactions, any amount***	135 LEI (EUR equiv.)
Standing order in favour of another customer of GARANTI BANK S.A.	0 EUR
<b>Card and cash</b>	
Providing a debit card	Not applicable
Providing a credit card	Not applicable
ATM/POS cash withdrawals outside Romania	Not applicable
Cash withdrawals in EUR from bank counters	2%, minimum 5 EUR
Cash deposits EUR banknotes	0 EUR
Cash deposits in EUR coins (only 1 and 2 EUR coins accepted)	10%
Receipts of amounts from the account opened with another service provider	0 EUR
<b>Overdraft and related services</b>	
Overdraft	Not applicable
<b>Other services</b>	
Activating Internet Banking & Mobile Banking without token	0 LEI
Activating Internet & Banking with token	15 LEI
Internet Banking (administration)	5 LEI (EUR equiv.)
Internet Banking (administration)****	0 LEI (EUR equiv.)
Token replacement	50 LEI (EUR equiv.)

\* The commission does not apply to the account for minors and the account for students.

\*\* Payment initiation service.

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

\*\*\*\*The Mobile Banking service can only be accessed through the Internet Banking service.

## GLOSSARY OF TERMS

<b>Item no.</b>	<b>Service category / significant services*</b>	<b>Significant services (trade name practiced by Garanti Bank SA)</b>	<b>Definition*</b>
<b>1.</b>	<b>Administration of account</b>	Administration of Current account	The account provider manages the account for the customer's use.
<b>2.</b>	<b>Providing a debit card</b>	Bonus Debit Card issuance and renewal	The account provider provides a payment card associated with the customer's account. The amount of each card transaction is taken in whole or in part from the customer's account.
<b>3.</b>	<b>Providing a credit card</b>	Credit card issuance (Bonus Card)	The account provider provides a payment card associated with the customer's payment account. The total amount of card transactions performed during an agreed period is taken in whole or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether the customer must pay interest on the loan.
<b>4.</b>	<b>Overdraft</b>	Overdraft ( Overdraft)	The account provider and the customer agree in advance that the customer can lend money when there is no money left in the account. The agreement sets out the maximum amount that can be lent and whether there are any fees and interest payable by the customer.
<b>5.</b>	<b>Credit transfer</b>	Payments to Garanti Bank SA's customers /other bank's customers	The account provider transfers money, based on an instruction given by the customer, from the customer's account to another account.
<b>6.</b>	<b>Standing orders</b>	Standing orders	The account provider makes regular transfers, based on an instruction given by the customer, of a fixed amount of money from the customer's account to another account.
<b>7.</b>	<b>Direct debiting</b>	Direct Debit	The customer authorizes another person (the recipient) to instruct the account provider to transfer money from the

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			customer's account to the recipient's account. The account provider then transfers the money to the recipient on a date or dates agreed by the customer and the recipient. That amount may vary.
8.	Cash withdrawals	Cash withdrawal	The customer withdraws cash from his/her personal account.
9.	Cash deposits	Cash deposit	Depositing cash into the customer's account.
10.	Collection of amounts from the account opened with another service provider	Cash in for the Current account	The provider collects money for a customer of the bank from an account opened with another payment service provider, based on the latter's instructions.
11.	Internet Banking	Internet Banking ( Garanti BBVA Online	The provider offers a service with the help of which information about the account is accessed, the account statement is viewed, transfers are initiated, direct debit mandates are set, etc. through the internet.
12.	Mobile banking	Mobile Banking ( Garanti BBVA Mobile	The provider offers a service, through the personal phone, with the help of which information about the account is accessed, the account statement is viewed, transfers are initiated, direct debit mandates are set, etc.
13.	Token device replacement	Reactivation of Internet Banking (in the event of loss/theft of the device)	The provider offers a token device in the event of loss/destruction/theft of the original token device.

\*) the names and definitions of services are taken from GD 39/30.01.2019 for the approval of the List of the most representative services related to a payment account.