

Dear customer,

It is important for us always to keep you informed about the changes that occur in your relationship with the Bank. Therefore, we inform you that, starting with 10.11.2025, will come in force the changes made to the document “**Standard Fees and Commissions for Individuals**”. The main changes are:

- ➔ Increase of the transfer commissions applied for both, Bank's cashiers and Garanti BBVA Online/Garanti BBVA Mobile, as follows :

Transfer commissions applied in the Bank's agencies	
Credit transfer – interbank payments in LEI (including recurring/scheduled/instant): 0 – 5,000.00 LEI > 5,000.01 LEI Urgent transactions, any amount	15 LEI 30 LEI 30 LEI
Credit transfer - interbank payments in EUR to countries in the SEPA area (including recurring/scheduled ones): 0 – 5,000.00 LEI > 5,000.01 LEI (in equivalent)	15 LEI, in equivalent 30 LEI, in equivalent

Transfer commissions applied in Garanti BBVA Online/Garanti BBVA Mobile	
Credit transfer – interbank payments (including recurring/scheduled/instant payments) in LEI 0 – 5,000.00 LEI	5 LEI
Credit transfer – interbank payments (including recurring/scheduled payments) in EUR to countries in the SEPA area 0 – 5,000.00 LEI (in equivalent)	5 LEI, in equivalent

- ➔ Adding a note that recurring/scheduled payments are not included in the current account package benefits, and standard costs will apply for them.
- ➔ Elimination of deposits/withdrawals from bank cash desks for TRY currency.
- ➔ Elimination of the deposit fee at bank cash desks for GBP currency.
- ➔ Increasing the penalty fee for not withdrawing scheduled amounts from bank cashiers to **0.5%**.
- ➔ Added mention that the bank accepts banknotes only starting with the 2003 edition, in the 100 USD denomination, for cash deposits at the bank's cash desks.

GARANTI BANK SA

Glucose Factory Road No. 5
 Business Center, Novo Park 3 Trade Register number J40/4429/2009, CUI RO25394008
 Building F, Floors 5 and 6 registered in the Banking Register no. RB-PJR-40-066/2009, Registered in the ASF Register
 Sector 2, Bucharest with no. PJR01INCR/400019/28.03.2019 , subscribed share capital and
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If you do not agree with the announced changes and have fulfilled all your obligations to the Bank, you may unilaterally terminate, immediately, at no additional cost and free of charge, the contractual relationship established under *the General Business Conditions* , by a written notification sent to the bank before 10.11.2025.

If you do not send us a written notification of non-acceptance of the changes by 10.11.2025 or if you carry out any transaction/operation after 10.11.2025, we will consider that you have accepted the changes in *the Standard Fees and Commissions for Individuals* .

Therefore, starting with 01.09.2025, you can consult the bank's website [https://www.garantibbva.ro/the](https://www.garantibbva.ro/the-Useful-documents) **“Useful documents”** section , updated version of the *Standard Fees and Commissions for Individuals*, as well as *Notification* and we invite you to any of our agencies if you have any questions, concerns or would like any additional details.

You can also contact us through **Customer 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 – normal rate number, callable from abroad.

Thank you,
The Garanti BBVA team!

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