

Business MICRO DIGITAL Package
(hereinafter referred to as "the Package")

I. Offer Period:

- ✓ The Offer is effective from July 7th, 2025 until December 31st, 2025, comprising the provision of a service Package under the conditions outlined in Section III.

II. Eligibility Criteria:

- ✓ This Offer targets SMEs and individual entrepreneurs with a turnover, as reported in their most recent submitted financial statement, not exceeding LEI 5 Million. Eligible applicants should not be current Bank clients at the time of the Offer launch and must fulfill all the Bank's criteria for opening a current account and/or accessing specified products and services; legal entities for which financial data are not public (e.g. all forms of organization of the liberal professions, NGOs, owners' associations, foundations etc.) are included;
- ✓ The Bank retains the right to deny any request for opening a current account or accessing products/services, especially in cases where the Client fails to provide all required information, declarations, or documentation needed for identifying the Client, real beneficiary, controlling parties, the nature of transactions, or any other details required by applicable national and international legislation or due to prudent banking practices.

III. Price and Package Structure:

The Package cost is 59 RON per month.

The following products and services are included in the Package:

- ✓ One RON current account;
- ✓ Administration fee for one RON current account;
- ✓ Issuance of one business debit card;
- ✓ Maintenance of one business debit card;
- ✓ Internet and Mobile Banking services can be activated for an unlimited number of users;
- ✓ Monthly Administration Fee for Internet and Mobile Banking services;
- ✓ Intrabank RON payments via Internet and Mobile Banking;
- ✓ Interbank RON* payments via Internet and Mobile Banking.

BNR and Transfond fees **are included.*

Fees incurred from corresponding banks and transactions conducted on an urgent basis are excluded.

Additionally, the Client will benefit of the following products and services at no extra cost:

- ✓ Intra and interbank cash-in for RON and EUR;
- ✓ Competitive FX rate;
- ✓ RON deposits at ATMs within the GarantiBBVA network.

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IV. Offer Mechanism:

- ✓ The Client can activate the Package by signing the Offer during the campaign period. The Package becomes active within a maximum of 7 business days from the moment the RON current account is opened;
- ✓ Selecting this Package does not imply automatically activation of all products/services included in the Package;
- ✓ The Price of the Package remains fixed for one year from its activation and it is automatically renewed annually, contingent on meeting eligibility conditions and timely payment unless either party chooses to terminate the agreement.

V. Other Conditions:

- ✓ The Package Fee is charged monthly on the first business day, covering the current month, via automatic debit from the Client's RON current account;
- ✓ Any additional products, services or banking transactions not covered by the Package will incur fees as stipulated in the Bank's List of Fees and Commissions applicable on the date of the transaction or service/product activation;
- ✓ The Bank reserves the right to unilaterally adjust the Package price or contents during the Offer's validity, with prior notification sent to the Client's registered email address with at least 15 days before the changes take effect.

VI. End of the Package Agreement

The Package will terminate under the following circumstances:

- ✓ The Client exceeds the established turnover limit;
- ✓ The Package Fee remains unpaid for three consecutive months, in which case the Bank's standard fees and commissions will apply to all utilized products and services;
- ✓ The Client's current account is closed during the Package's validity period;
- ✓ Either party chooses to terminate the Package agreement.