

T0 Current Account Package for SME customers

Dear Entrepreneur,

We are offering you a current account package that offers significant benefits: lower operational costs, a wider range of products tailored to your business and greater ease in using banking services. You benefit from unlimited operations in lei performed through digital channels, as well as a debit card for your business, without issuance and administration costs.

Garanti BBVA is by your side in developing your business!

This offer is addressing to:

- ✓ SMEs and Individual Entrepreneurs who have been established in the last 12 months prior to the date of contracting the offer, respectively starting with January 5th, 2026 and who at the time of launching the offer are not clients of the Bank or who only hold a share capital account opened at Garanti Bank SA.

Products and Services included in T0 Package | Zero RON/month

Current account opening	Free of charge
Administration Fee for one RON current account and one in a foreign currency	Free of charge
Maintenance fee for one business debit card	Free of charge
RON, EUR, USD Deposits	Free of charge
Unlimited encashments, in any currency	Free of charge
Direct Debit – Intrabank payment from current account	Free of charge
Monthly Administration Fee for Internet and Mobile Banking	Free of charge
Intrabank RON payments via Internet and Mobile Banking	Free of charge
Interbank RON payments* via Internet and Mobile Banking	Free of charge

*BNR and Transfond fees **are not** included.

Fees related to transactions performed on an urgent basis **are not** included.

In addition, you also benefit of the following products and services:

- POS card acquiring commission – 0.99%/transaction ;
- Monthly administration fee POS – 35 lei/POS**

***applied only if the value of transactions through the POS terminal, in the previous month, was less than RON 12,000*

If there are no transactions on the current account within 6 months from the offer activation date, the Bank has the right to cancel this offer.

On the offer expiration date, the standard Bank costs will be automatically applied, according to the document „Standard Fees and Commissions” displayed at the Bank counters and on the page www.garantibbva.ro , valid at the date of campaign end.

Offer Acceptance:

- The offer is considered accepted by signing it by the client, during its validity period, and the benefits will only be activated after signing the offer and confirming the fulfillment of the conditions.
- The Bank has the right to refuse any request to open a current account, including, if applicable, the opening of any product/service or restricting access to them, if the Client does not provide all information, statements or documents required to identify the Client, the Real Beneficiary and/or control persons, the nature of the transactions and any other details provided by the national and international legislation in force, as well as for reasons of banking prudence.
- The Bank may refuse to receive documents considered incomplete, unfilled or improperly filled in or which, in Bank's opinion, do not meet the acceptance conditions, are not compliant with the provisions of General Business Conditions, the legislation in force and the banking prudential practice.
- At any time during the validity period, the offer may be withdrawn, based on the decision of Garanti Bank S.A. or in case of force majeure. In the event of any of these cases, Garanti Bank S.A. will inform the participants through the available channels, as soon as possible.

The campaign regulations can be on the website www.garantibbva.ro.

Date:

Garanti Bank S.A.,

Represented by:

.....

Represented by: