

T0 Package
(hereinafter referred to as "the Package")

I. Offer Period:

- ✓ The Offer is effective from January 5th, 2026 until December 31st, 2026, comprising the provision of a service Package under the conditions outlined in Section III.

II. Eligibility Criteria:

- ✓ The offer is addressed 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 are not clients of the Bank or who only hold a share capital account opened at Garanti Bank SA at the time of launching the offer;
- ✓ The offer is valid for 1 (one) year from the date of its activation;
- ✓ In the case of entities that are not clients of the Bank, they must meet all the eligibility conditions of the Bank for opening a current account;
- ✓ In order to accept the offer, it is necessary the written consent of the client and the fulfillment of the other conditions of participation and the ones for using the account.

III. Package Structure:

The following services are included free of charge:

- ✓ Opening the current account
- ✓ Administration fee for a current account in lei and one in a foreign currency
- ✓ Debit Card administration fee
- ✓ Cash deposit in RON, EUR, USD
- ✓ Unlimited encashment, in any currency
- ✓ Direct Debit - intra-bank payment from current account
- ✓ Monthly administration fee for Internet Banking
- ✓ Payments made through Internet Banking/Mobile Banking in favor of another GarantiBBVA client
- ✓ Payments made through Internet Banking/Mobile Banking in lei in favor of another bank's clients*
* *except for TransFond/BNR commissions*

In addition, the following are also included in the offer:

- ✓ Acceptance of card payments at the POS terminal: 0.99%/transaction
- ✓ Monthly Administration/Maintenance Fee: RON 35 /terminal**
** charged only if the value of transactions through the POS terminal, in the previous month, was less than RON 12.000.

In case no transactions are made on the current account within six (6) months from the offer activation date, the Bank has the right to cancel this offer.

After the offer expiration date, the standard Bank fees will be automatically applied, according to the document „Standard Fees and Commissions” displayed at the Bank counters and on the page www.garantibbva.ro, in effect on the offer expiration date.

IV. 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 individuals who exercise control over the company, 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.