

# Standard fees and commissions for SME customers

January 2026



# General Conditions

- ✓ Standard fees and commissions below are charged for transactions processed by the Bank.
- ✓ Certain transactions that involve participation of other banks may generate additional costs which will be separately borne by the client.
- ✓ Additional services and other costs, not mentioned in this document, will be charged separately from the client.
- ✓ The bank reserves the right to periodically change the commission pricing, communicating it to its clients, according to applicable Law and by posting it at Bank's offices as well as on the Bank's website.
- ✓ Depending on the volume of transactions, the Bank can charge different fees.
- ✓ Value Added Tax (VAT) is charged according to Law and it is not a Bank's cost; VAT value is subject to modifications according to legal provisions.
- ✓ SME clients definition: companies with annual turnover (at year end) up to EUR 10 million and non – legal entities.

## CURRENT ACCOUNTS IN LEI AND FOREIGN CURRENCY

Current account opening	Free of Charge
Savings account opening	Free of Charge
Opening/closing deposit on maturity	Free of Charge
Keeping correspondence	Free of Charge
Postal fee (in town)	Free of Charge
Current account administration fee <sup>1</sup>	RON 25/account/month
Savings account administration fee	Free of Charge
Interest rates for: RON, USD and EUR	0,01%
Cheques and promissory notes issuing	Debit instrument request: RON 0.8/sheet
Account statement issuing for previous month (once per month)	Free of Charge
Account statement issuing, other than the free one (copy)	RON 8/account statement
Account statement dispatched via e-mail in .pdf and .csv format or through SFTP in MT940 format	Free of Charge
Account closing	EUR 5/client, when closing the relationship with the Bank

<sup>1</sup> Exception will be made for collections accounts opened at Bank's request.

## CASH OPERATIONS INSTRUCTED AT THE BANK'S BRANCHES

### Cash deposit (notes in circulation/paper money)

RON, USD <sup>1</sup> and EUR	Free of Charge
CHF	1%, minimum EUR 5
GBP	Free of Charge

### Cash deposit in coins

RON	5%, minimum RON 10
În EUR – only coins of EUR 1 and 2	10%

### Cash withdrawal<sup>2</sup>

RON	1.2%, minimum RON 10
USD	1.2%, minimum USD 5
EUR	1.2%, minimum EUR 5
CHF	1.2%, minimum CHF 5
GBP	1.2%, minimum GBP 5
Banknotes/coins exchange in preferential structure	1,5%
Cash withdrawal for unscheduled amounts <sup>3</sup>	1,7%
Commission for non-withdrawn scheduled amounts	0,5%

<sup>1</sup> For the \$100 denomination, only banknotes issued from the 2003 series onward are accepted.

<sup>2</sup> Cash withdrawal commission for amounts from deposits that reached maturity will not be charged if the amount is withdrawn on the due date and if the deposit was set for a period that is equal or higher than 30 days, in compliance with the Legal provisions in force regarding the threshold established in this regard.

<sup>3</sup> The fee is applied to the withdrawn amounts exceeding EUR 10,000 (or equivalent in other currency) or RON 10,000 that have not been notified to the Bank until 12:00 of the previous banking day of withdrawal (including the case of cash withdrawals from loans or deposits that reached maturity). For the difference of the amount up to the threshold of 10,000, the standard cash withdrawal commission will be applied.

## NON CASH OPERATIONS INSTRUCTED FROM BANK'S BRANCHES

Incomings <sup>1</sup>	Free of Charge
Payments in RON in favor of another GARANTI BANK S.A. client	RON 5
Payments in foreign currency in favor of another GARANTI BANK S.A. client	RON 5
Foreign Exchange	Free of Charge
<b>Payments in RON in favor of another bank's clients</b>	
✓ 0 – 500 RON	RON 10
✓ 500,01 – 49.999,99 RON	RON 20
✓ ≥ 50.000 RON	RON 35
✓ Urgent transactions, any amounts	RON 35
<b>Instant Payments in RON in favor of another bank's clients<sup>2</sup></b>	
✓ 0 – 500 RON	RON 10
✓ 500,01 – 49.999,99 RON	RON 20
<b>Payments in EURO in favor of another bank's clients, member of SEPA<sup>3</sup> system</b>	
✓ 0 – 500 RON (equivalent)	RON 10
✓ 500,01 – 49.999,99 RON (equivalent)	RON 20
✓ ≥ 50.000 RON (in equivalent)	RON 35
<b>Payments in foreign currency in favor of another bank's clients, out of SEPA zone</b>	
✓ SPOT payments	0,18% minimum EUR 15 maximum EUR 2.000
✓ payments with value date – 1 day	0,20%, minimum EUR 15 maximum EUR 2.300
✓ urgent payments (with same value date)	0,22%, minimum EUR 30 maximum EUR 2.500
Swift	EUR 20/payment

<sup>1</sup> When receiving the amount via instant payment in lei, customers can receive up to 49.999,99 lei, depending on the limit set by the ordering bank.

<sup>2</sup> The Bank can change the service limit at any time, but not more than 50.000 RON. Updated information about the current limit can be accessed on the Bank's website <https://www.garantibbva.ro/>.

Instant payments service is available 24/7 for online and mobile banking and in branches, during the operating hours. All RON payments up to 49.999,99 lei will be automatically subject to instant payment if the beneficiary bank is enrolled in the instant payment scheme.

<sup>3</sup> Countries included in the European Economic Area/SEPA countries: Austria, Belgium, Bulgaria, Czech Republic, Cyprus, Denmark, Estonia, Switzerland, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Great Britain, Monaco, Netherlands, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Hungary, Croatia, Norway, Liechtenstein and Iceland.

<b>Issued conditional payment orders</b>	0,1%, minimum EUR 25 (or RON equivalent)/payment, plus standard commission for payment orders, plus SWIFT commission, in case of FCY conditional payment order EUR 25
✓ Issuing fee	
✓ Modification	
<b>Received conditional payment orders</b>	0,2%, minimum EUR 30, maximum EUR 1.000, plus SWIFT commission EUR 25
✓ Advising	
✓ Advising modification	
<b>Direct debit commissions</b>	
✓ Intrabanking payment from current account	Free of Charge
<b>Remittance to collection of debit instruments (Cheques, Promissory notes, Bills of exchange) in RON</b>	
✓ collection from another bank's clients	RON 6
✓ collection from another client of Garanti Bank S.A.	RON 1
<b>Payment of debit instruments</b>	
✓ in favor of another bank's clients:	
RON 0 – 49.999,99	RON 5
≥ RON 50.000	RON 25
✓ in favor of another client of GARANTI BANK S.A.	RON 1
Payment or collection refusal	RON 10/instrument
Withdrawal before maturity of debit instruments remitted to collection	RON 10/instrument
Cancel/loss of issued debit instruments <sup>1</sup>	RON 10/instrument
<b>Standing Orders</b> instructed through branches: the charged fee is the one applicable for instructing through Internet Banking LCY/FCY payments in favor of another client of GARANTI BANK S.A./clients of another bank.	

<sup>1</sup>Not applied for returned debit instruments for account closure.

## INTERNET/MOBILE BANKING OPERATIONS

Monthly administration fee for Internet/Mobile Banking	RON 20/month
<b>Internet Banking activation fee</b>	
✓ ≤ 2 users	RON 5/user
✓ > 2 users	RON 50/additional user
<b>Internet Banking reactivation fee<sup>1</sup></b>	RON 50
Payments in RON in favor of another GARANTI BANK S.A. client	RON 1
Payments in foreign currency in favor of another GARANTI BANK S.A. client	RON 1
Foreign exchange	Free of Charge
<b>Payments in RON in favor of another bank's clients</b>	
✓ RON 0 – 500	RON 4
✓ RON 500,01 – 49.999,99	RON 9
✓ ≥ RON 50.000	RON 15
✓ Urgent transactions, any amount	RON 15
<b>Instant Payments in RON in favor of another bank's client<sup>2</sup></b>	
✓ RON 0 – 500	RON 4
✓ RON 500,01 – 49.999,99	RON 9
<b>Payments in EUR in favor of another bank's clients, member of SEPA system</b>	
✓ RON 0 – 500 (equivalent)	RON 4
✓ RON 500,01 – 49.999,99 (equivalent)	RON 9
✓ ≥ RON 50.000 (equivalent)	RON 15

<sup>1</sup> The fee is applied in case of token is declared lost/stolen/broken.

<sup>2</sup> The Bank can change the service limit at any time, but not more than 50.000 RON. Updated information about the current limit can be accessed on the Bank's website <https://www.garantibbva.ro>.

The service is available 24/7 for online/mobile banking. All RON payments up to 49,999,99 RON will be automatically subject to instant payment if the beneficiary bank is enrolled in the instant payment scheme.

When receiving the amount via instant payment in RON, customers can receive up to 49,999,99 RON, depending on the limit set by the bank that ordered the payment.

The fees applied will be the standard ones for RON payments.

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**Payments in foreign currency in favor of another bank's clients<sup>1</sup>, out of SEPA zone**

✓ ≤ EUR 15.000	RON 75
✓ ≤ EUR 50.000	RON 175
✓ ≤ EUR 100.000	RON 300
✓ ≤ EUR 200.000	RON 750
✓ ≤ EUR 400.000	RON 1.500

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**Urgent payments in foreign currency in favor of another bank's clients**

✓ ≤ EUR 100.000	RON 135 <sup>2</sup>
✓ ≤ EUR 400.000	RON 250

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Swift

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**Standing Orders** instructed through Internet Banking: the charged fee is the one applicable for instructing through Internet Banking LCY/FCY payments in favor of another client of GARANTI BANK S.A./clients of another bank.

## BANK'S LIMITS FOR INTERNET/MOBILE BANKING PAYMENTS

**Payments in favor of another GARANTI BANK S.A. client**

✓ daily limit	RON 2.000.000
✓ maximum limit per transaction	RON 2.000.000
✓ minimum limit per transaction	RON 1

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**Payments in RON in favor of another bank's clients**

✓ daily limit	RON 2.000.000
✓ maximum limit per transaction	RON 2.000.000
✓ minimum limit per transaction	RON 1

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**Payments in foreign currency in favor of another bank's clients**

✓ daily limit	RON 2.000.000
✓ maximum limit per transaction	RON 2.000.000
✓ minimum limit per transaction	RON 10

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<sup>1</sup> Transaction limits in EUR for internet banking payments in foreign currency in favor of another bank's clients are equivalent of transaction limits in RON with an FX rate set up by the Bank.

<sup>2</sup> Additional fee applied to standard fee for foreign currency payments in favor of clients of other banks.

#### Foreign exchange

✓ daily limit	RON 2.000.000
✓ maximum limit per transaction	RON 2.000.000
✓ minimum limit per transaction	RON 1

#### Arbitration

✓ daily limit	USD 300.000
✓ maximum limit per transaction	USD 300.000
✓ minimum limit per transaction	USD 1

## BANK'S LIMITS FOR DEBIT CARD TRANSACTIONS

#### Cash withdrawal/cash transfer on ATM, domestic or international

✓ daily limit	RON 4.000
✓ daily limit per transaction	RON 4.000

#### Card Payments:

✓ POS or e-commerce terminal, at Domestic Merchants – daily & per transaction limit	RON 99.999
✓ POS or e-commerce terminal, at International Merchants – daily & per transaction limit	RON 25.000
✓ E-commerce Merchants, not offering 3D secure, with CVC2 verification – daily & transactions limit	RON 5.000

#### Contactless payments (without PIN)

✓ limit per transaction	RON 100
✓ cumulative limit of consecutive contactless transactions	RON 700

## INCASSO

#### Import documentary collection

#### (including cheques, promissory notes, bills of exchange)

✓ Advising	0,15%, minimum EUR 50, maximum EUR 500
✓ Amendment	EUR 50
✓ Documents release "free of payment"	EUR 25

✓ Investigation	EUR 25
<b>Export documentary collection (including cheques, promissory notes, bills of exchange)</b>	
✓ Documents remittance for payments/acceptance	0,15%, minimum EUR 50, maximum EUR 500
✓ Amendment	EUR 25
✓ Returned/Unpaid documents	EUR 50
✓ Investigation	EUR 25
✓ DHL, TNT, UPS	EUR 50/envelope

## LETTERS OF CREDIT (L/C)

### Import Letters of credit

✓ Discrepancy commission	EUR 75/set
✓ Amendment <sup>1</sup>	EUR 50/amendment
✓ Cancellation	EUR 50
✓ Issuance based on own funds	Negotiable, minimum 1.25% p.a., minimum EUR 100
✓ Issuance based on loan facility	Negotiable, minimum EUR 100
✓ Emergency Issuance (max. 24 hours, applicable for issuance based on loan facility only)	EUR 75
✓ Payment commission under issued letter of credit	According to the standard commission for payments

### Exports Letters of credit

✓ Advising	0,15%, minimum EUR 150
✓ Negotiation/documents checking	0,15%, minimum EUR 75
✓ Remittance of documents on client's liability (as presented)	EUR 75
✓ Documents pre checking	EUR 150/set
✓ Transfer of letter of credit	0,20%, minimum EUR 75
✓ Discrepancy commission	EUR 50/set
✓ Amendment <sup>2</sup>	EUR 50
✓ Cancellation	EUR 30
✓ Confirmation	Negotiable, minimum EUR 100

<sup>1</sup> Except validity extension and/or amount increase for which the issuance commission is applied and an additional amount of EUR 50.

<sup>2</sup> except for amount increase for which the advising commission is applied and an additional amount of EUR 50

✓ Discounting fee	Negotiable, minimum EUR 100
✓ Acceptance/Deferred payment	Negotiable, minimum EUR 75
<b>Assignment of Letters of credit</b>	
✓ Received	0,15%, minimum EUR 25

- ✓ Issued
- ✓ Assignment amendment

DHL, TNT, UPS	EUR 50/envelope
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## LETTERS OF GUARANTEE

### Issuance

- ✓ Issuance commission
- ✓ Administration commission (is charged at the beginning of each period)
- ✓ Issuing (emergency, max. 24 hours, applicable for issuance based on loan facility only)
- ✓ Amendment<sup>1</sup>
- ✓ Execution commission

Negotiable, minimum 0,5%, minimum RON 150  
Negotiable, minimum 0,75% quarterly, minimum RON 100

RON 100  
EUR 50  
0,15%, minimum RON 200, maximum RON 2.500

### Receipt

- ✓ Issuance
- ✓ Amendment
- ✓ Execution
- ✓ Cancellation

EUR 200, amount < EUR 500.000  
Negotiable, amount > EUR 500.000  
EUR 50  
EUR 50  
EUR 25

### Signature verification

EUR 30

<sup>1</sup> except:

- amount increase, for which the issuance commission is applied and an additional amount of Eur 50,  
- extension of validity for which the administration commission is applied and an additional amount of Eur 50.

## OTHER SERVICES

Cash collection from client's headquarters	Negotiable
<b>Management of accounts opened at State Treasury</b>	
✓ Administration	EUR 50/month
✓ Money transfer from Treasury Account	RON 20/transaction
Commission for account opening for performance bond	EUR 100
Letter of comfort	0.25% from letter value + VAT <sup>1</sup>
Recommendation letter	EUR 20/request+ VAT = EUR 24.20/request (VAT included)
Audit confirmation	EUR 50/request + VAT = EUR 60.50/request (VAT included)
CIP interrogation as per client request for third parties	RON 8/interrogation + VAT = RON 9.68/interrogation (VAT included)
CRC interrogation as per client request	RON 8/ interrogation + VAT = RON 9.68/interrogation (VAT included)
Custody of debit instruments	RON 2/instrument + VAT = RON 2.42/instrument (VAT included)
Custody of documents of value	Negotiable + VAT
DHL, TNT, UPS to client	EUR 50/envelope + VAT = EUR 60.50/envelope (VAT included)
FAX/e-mail to the client	
✓ any document (except the below mentioned)	EUR 2/page + VAT = EUR 2.42/page (VAT included)
✓ SWIFT message, payment order to Custom Authorities, issued letters of guarantee, received letters of credit	Free of charge
✓ payment orders processed and signed by the Bank	EUR 2/account currency equivalent/page
SWIFT Commission	EUR 20/message

<sup>1</sup> Starting with 1st of August 2025 VAT value is 21%.

<b>Cancelling/modification/investigations of payment orders</b>	RON 10 EUR 10/ equivalent in account currency + SWIFT commission
✓ RON operations ✓ Foreign currency operations	
<b>Additional commission for processing payment orders received by fax</b>	RON 1 EUR 1/ equivalent in account currency
✓ RON operations ✓ Foreign currency operations	
Signature specimen confirmation at client's request	RON 10 + VAT/document = RON 12.10/document (VAT incl.)
<b>Escrow accounts</b>	
✓ opening ✓ administration ✓ contract modification/cancellation	0,25%, minimum EUR 500 negotiable negotiable
<b>Fee for garnishment payment execution</b>	
✓ RON 0 – 99,99 ✓ ≥ RON 100	RON 15 RON 50
<b>Single commission</b> for providing services at client's request, such as: issuing refinancing address, loan reschedule, issuing an agreement related to a mortgaged asset in favor of the Bank, amendments of loan facility conditions.	RON 100
Assigned debtors criteria check	RON 5 + VAT/debtor verification = RON 6.05/debtor verification (VAT included)
Commission for RECOM online inquiry	RON 30 + VAT/interrogation = RON 36.30/interrogation (VAT included)

## BONUS DEBIT CARD

✓ Card issuance	RON 10
✓ Card renewal on expiry	Free of Charge
✓ Card administration	RON 40/card/year
✓ Lost/cancelled renewal card	RON 10
✓ Reissuing fee due to deterioration or demagnetization	Free of Charge
✓ Balance inquiry GARANTI BANK S.A. ATM's	Free of Charge
✓ Balance inquiry other bank's ATM	RON 1
✓ Cash withdrawal GARANTI BANK S.A. POS's	0,5%, minimum RON 5
✓ Cash withdrawal GARANTI BANK S.A ATM's	0,25%, minimum RON 2,5
✓ Cash withdrawal ATM/POS other banks in Romania	0,75%, minimum RON 5 <sup>1</sup>
✓ Cash withdrawal ATM/POS international	0,75%, minimum RON 5
✓ POS payments in Romania	Free of charge
✓ POS payments internationally	Free of charge
✓ Unreasonable payment refusal	RON 10 RON/transaction
✓ Daily limit for cash withdrawal though card	RON 4.000
✓ Adjustment margin for currency rate for foreign currency	1,25%

<sup>1</sup> Commission may be 1% minimum 5 RON, for the clients that requests and has approved a withdrawal limit higher than standard (not more than RON 10,000/day)

# Standard commissions for cards acceptance transactions



## OFFER FOR MERCHANTS WITH AN ANNUAL TURNOVER BETWEEN 0 and EUR 50.000

### 1. Cards acquiring commissions and POS fees

Monthly Fee/POS	Card Type	Commission (%)
RON 79 - fixed fee	Cards issued by Garanti Bank	0.85
	Consumer cards issued by other banks in Romania	1.00
	Business cards issued by other banks in Romania	2.00
	International consumer cards	2.00
	International business cards	2.00

### 2. Commissions applicable to BONUS Program (available only for Bonus credit cards issued by Garanti Bank)

No. Of Installments	A. Sales						B. Installments					
	1	2	3	4	5	6	7	8	9	10	11	12
Commission(%)	As point 1	2.67	3.29	3.90	4.52	5.14	5.75	6.37	6.99	7.60	8.22	8.84
Bonus (%)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

## OFFER FOR MERCHANTS WITH AN ANNUAL TURNOVER HIGHER THAN EUR 50.000

### 1. Cards acquiring commissions and POS fees

Monthly fee (RON/terminal)	Monthly min. Turnover (RON/terminal)	Card Type	Commission (%)
50 – fixed fee	Regardless the monthly turnover	Cards issued by GarantiBank	0.70
		Consumer cards issued by other banks in Romania	1.00
		Business cards issued by other banks in Romania	2.00
		International Consumer cards	2.00
		International Business cards	2.00
39 – inefficiency tax	10,000	Cards issued by GarantiBank	0.70
		Consumer cards issued by other banks in Romania	0.90
		Business cards issued by other banks in Romania	2.00
		International Consumer cards	2.00
		International Business cards	2.00
	20,000	Cards issued by GarantiBank	0.70
		Consumer cards issued by other banks in Romania	0.80
		Business cards issued by other banks in Romania	2.00
		International Consumer cards	2.00
		International Business cards	2.00
	30,000	Cards issued by GarantiBank	0.70
		Consumer cards issued by other banks in Romania	0.70
		Business cards issued by other banks in Romania	2.00
		International Consumer cards	2.00
		International Business cards	2.00

## 2. Commissions applicable to BONUS program (available only for Bonus credit cards issued by GarantiBank)

No. Of installments	A. Sales						B. Installments					
	1	2	3	4	5	6	7	8	9	10	11	12
<b>Commission (%)</b>	As point 1	2.67	3.29	3.90	4.52	5.14	5.75	6.37	6.99	7.60	8.22	8.84
<b>Bonus (%)</b>	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

# Standard commissions for E-commerce transactions



## 1. Fees and commissions for cards acceptance

Enrolment fee (RON/terminal) <sup>1</sup>	Card type	Settlement (days)	Commission (%)
300	Cards issued by GarantiBank	T+1	1.00
	Consumer Cards, issued by other Banks in Romania	T+1	1.00
	Business Cards, issued by other Banks in Romania	T+1	2.00
	Consumer Cards, issued by international Banks	T+1	2.00
	Business Cards, issued by international Banks	T+1	2.00
Meal, Holiday, Gifts cards			2.00

## 2. Fees<sup>2</sup> applicable to BONUS program (available only for Bonus credit cards issued by GarantiBank)

Transaction Type	Installments no.	Settlement (days)	Commission (%)	Bonus (%)
A. Sales	1	T+1	According to point 1	1.00
	2	T+1	2.67	1.00
	3	T+1	3.29	1.00
	4	T+1	3.90	1.00
	5	T+1	4.52	1.00
	6	T+1	5.14	1.00
	7	T+1	5.75	1.00
	8	T+1	6.37	1.00
	9	T+1	6.99	1.00
	10	T+1	7.60	1.00
	11	T+1	8.22	1.00
	12	T+1	8.84	1.00
B. Installments				

<sup>1</sup>The enrolment fee is perceived once at the beginning of the collaboration, per terminal (website).

<sup>2</sup> The fee value is made of Commission (%) + Bonus (%)

# Cut-Off-Times



Operation Type	Cut-Off-Times			
	Branch level	Via Internet & Mobile Banking <sup>1</sup>	Call Center	ATM
EUR payments to other banks with same day value date	9:00-14:00	9:00-14:00	Not possible	Not possible
USD payments to other banks with same day value date	9:00-14:30	9:00-14:30	Not possible	Not possible
Payments to other banks in any currency except RON with future value date	9:00-17:00	9:00-16:00	Not possible	Not possible
<b>Payments to other banks in RON with same day value date</b>				
Low value payments (under RON 50,000)	9:00-12:30	09:00-13:45	Not possible	Not possible
Low value instant payments (under RON 49.999,99) <sup>2</sup>	9:00-17:00	24/7	Not possible	Not possible
High value payments (over RON 50,000, including)	9:00-15:15	9:00-15:45	Not possible	Not possible
Urgent payments (any amounts)	9:00-15:15	9:00-15:45	Not possible	Not possible
Internal payments in any currency	9:00-17:00	24/7	Not possible	24/7
Checks and promissory notes that can be sent to collection on the same day	9:00-15:00	Not possible	Not possible	Not possible
Cash withdrawal, cash deposit	9:00-17:00	Not possible	Not possible	24/7
Time deposit	9:00-17:00	24/7	Not possible	Not possible
Foreign Exchange	9:00-17:00	24/7	Not possible	24/7

**Note:**

1. Instructions sent by the client on the same day, but after above-mentioned time limits, will be considered received by the Bank the next working day.

2. Maximum timeframe for payment processing:

- for payments in other currency than RON: T+3 and
- for payments in RON: T+1.

Where: T- time when Bank accepts the payment instruction

T+3, T+2, T+1 – period expressed in working days from the payment instruction acceptance date till the moment the beneficiary's bank account is credited.

<sup>1</sup> Applicable also on available operations on Mobile Banking.

<sup>2</sup> Applies if the beneficiary's bank is part of instant payment system.