Garanti BBVA

Standard Fees and Commissions

Natural Persons

Applicable starting with October 13, 2026



Garanti BBVA

General Conditions

garantibbva.ro / 021 200 9494 /garantibbvaromania

- The standard fees and commissions below are charged for the transactions processed by the Bank.
- Certain transactions that require the participation of other banks may generate additional costs, which shall be separately borne by the Client.
- The Bank reserves the right to change periodically the commission rate, which shall be communicated to Clients according to the legal provisions in force and shall be displayed at the Bank's offices and on the Bank's website.
- The services provided by the Bank in relation to a Current Account are indicated in the Bank's General Business Conditions.
- The Value Added Tax (VAT) shall be charged according to the relevant legal provisions and is not a cost borne by the Bank; the VAT amount is subject to changes under the legal provisions.

CURRENT ACCOUNTS IN LEI AND FOREIGN CURRENCY

Opening a current account in LEI and/or foreign currency	Free
Opening a savings account	Free
Opening a deposit/closing a deposit at maturity	Free
Current account administration[1]	7.5 LEI/account/month, in equivalent
Savings account administration	Free
Interest rate for the current account in LEI and any foreign currency	0%
Account statement issuing for the previous month (once per month)	Free
Account statement issuing, for other statements than the free one	8 LEI / account statement
Account closure	Free

[1] The following current accounts are exempt: current accounts opened for the payment of instalments for loans (including current account overdrafts) contracted from GARANTI BANK S.A or for the payment of the debt balance of the Bonus Card credit card, current accounts opened to collect salaries, monthly financial benefits (allowances, aids, unemployment benefits, etc.) under an agreement concluded between GARANTI BANK S.A and the County Agency for Payments and Social Inspection (Agenția Județeană pentru Plăți și Inspecție Socială, AJPS) or the County Agency for Employment (Agentia Județeană Pentru Ocuparea Forței de Muncă, AJOFM)/pension based on the agreement concluded between GARANTI BANK S.A. and the Pension Funds (Casele de Pensii)/current accounts opened for minors, students.

CURRENT ACCOUNT PACKAGE

Opening of a current account in LEI	Free
Account package administration	Free[1]/7.5 LEI
Debit card opening/administration	Free
Garanti BBVA Online/Mobile subscription and activation fee	Free
Credit transfer – intrabank payments in LEI	Free
Credit transfer– interbank payments in LEI [2]	Free
Cash withdrawal from Garanti ATMs or ATMs of other banks in Romania and abroad	Free
SMS Alert Service monthly subscription fee	Free

[1] In order to benefit from the Current Account Package fees and commissions, the Client must make each month at least one payment via the debit card or via Garanti BBVA Online/Mobile. A monthly payment means a POS/online payment via card or Garanti BBVA Online/Mobile (payment of utility invoices, transfer in lei into the account of another person). If this requirement is not met for at least 2 consecutive months, the standard fee for the Current Account Package shall apply.
The Current Account Package benefits will come into effect within 7 days from the date of its request..
For the Clients who chose a loan product to which a loan administration fee applies, the Package cost shall be zero even if the requirements mentioned above are no longer met.
[2] Recurring/scheduled payments are not included in the current account package benefits, and standard charges will apply for them.

CASH TRANSACTIONS ORDERED AT THE BANK'S CASH DESKS

Cash deposit in banknotes (only the currencies defined in this table are traded):	
În LEI, USD[1], EUR,CHF și GBP	Free
Cash deposit in coins:	
In LEI In EUR coins - only 1 and 2 EUR coins are accepted	5%, minimum 10 LEI 10%
Cash deposit for loan repayment (in banknotes and coins)	Free
Cash withdrawal [2](only the currencies defined in this table are traded)	
In LEI (for amounts up to (and including) 10,000 LEI, and over 10,000 LEI when the withdrawal has been scheduled)	2%, minimum 10 LEI
In USD	2%, minimum 5 USD
In EUR	2%, minimum 5 EUR
In CHF	2%, minimum 5 CHF
In GBP	2%, minimum 5 GBP
Cash withdrawal from loan balance	Free
Penalty fee for cash withdrawal without prior notice[3]	0.5%
Penalty fee for failure to collect scheduled amounts	0.5%

[1] For the 100 USD denomination, banknotes starting with the 2003 edition are accepted.
[2] The cash withdrawal fee for amounts from deposits at maturity shall not apply if the amount is withdrawn on the maturity date and if the deposit has been opened for a period equal to or longer than 30 days.

[3] The fee shall apply (in addition) to the amounts exceeding 10,000 EUR (or the equivalent in other currencies) or 10,000 LEI that have not been notified to the Bank until 12:00 of the banking day preceding the withdrawal date (including cash withdrawals from loans or deposits at maturity).

NON-CASH TRANSACTIONS ORDERED AT THE BANK'S AGENCIES

Intrabank collection of amounts in LEI or foreign currency	Free
Collection of amounts in LEI or foreign currency from accounts opened with other payment service provider (interbank collection)	Free
Credit transfer – intrabank payments in LEI (including recurrent/scheduled transactions)	12.5 LEI
Credit transfer – intrabank payments in foreign currency (including recurrent/scheduled transactions)	12.5 LEI, in equivalent
Currency exchange	Free
Credit transfer – interbank payments in LEI (including recurrent/scheduled transactions/instant[1])	
✓ 0 – 5,000.00 LEI	15 LEI
✓ > 5,000.01 LEI	30 LEI
✓ Urgent transactions, any amount	30 LEI
Credit transfer – interbank payments in EUR to countries within the SEPA region[2](including recurring/scheduled payments) -	

[1] The Bank may change the service limit at any time, but not more than 50,000 lei. Updated information about the current limit can be found on the bank's website https://www.garantibbva.ro.

[2] Euro area countries: Austria, Belgium, Cyprus, Croatia, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, Spain and Slovenia.
Non-euro area countries: Bulgaria, Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Romania, Slovakia, Sweden and United Kingdom.
Member States of the European Economic Area (EEA): Iceland, Liechtenstein, Norway, Switzerland and Monaco.

✓ 0 – 5,000.00 LEI	15 LEI, in equivalent
✓ > 5,000.01 LEI (in equivalent)	30 LEI, in equivalent
Credit transfer – interbank payments in EUR to non-SEPA countries/ in another currency regardless of the country	0.25%, minimum 20 EUR, maximum 2,000 EUR (these fees shall be supplemented by the OUR type commission, depending on the transaction amount and/or currency)
Credit transfer fees – interbank payments in foreign currency, made with the OUR option:	
Payments in EUR:	
✓ 0 - 12,500.00	10 EUR/payment
✓ 12,500.01 - 25,000.00	20 EUR/payment
✓ 25,000.01 - 50,000.00	25 EUR/payment
✓ > 50,000.01	60 EUR/payment
Payments in other currencies	15 EUR/payment (equivalent)
Swift message	10 EUR/payment
Conditional payment order:	
✓ issuing	35 EUR (or equivalent in LEI)/payment, plus the fee applicable to normal payment orders
✓ endorsement	0.1%, minimum 45 EUR, maximum 1,000 EUR
Direct debit fee – intrabank payment	
✓ from current account	Free
✓ from credit card – purchase limit	Free

The following territories are considered part of the European Union (Art. 299 Treaty of Rome): Martinique, Guadeloupe, French Guiana, Reunion, Gibraltar, Azores, Madeira, Canary Islands, Ceuta and Melilla and the Aland Islands.

✓ from credit card – cash advance limit	1% + 5 LEI
Debt instrument (cheque, promissory note, bill of exchange) submission for collection, in LEI	
✓ Intrabank collection	1 LEI
✓ Interbank collection	6 LEI
Debt instrument payment	
✓ interbank:	
0 – 49,999.99 LEI	5 LEI
≥ 50,000 LEI	25 LEI
✓ intrabank	1 LEI
Payment and collection refusal	10 LEI/instrument
Withdrawal before maturity of debt instruments submitted for collection	10 LEI/instrument

TRANSACTIONS ORDERED VIA GARANTI BBVA ONLINE/MOBILE/PISP[1]

Internet Banking monthly subscription fee for customers without salary transfer	5 LEI/month
Internet Banking monthly subscription fee for salary transfer customers and pensioners[4]	Free
Activation fee for Garanti BBVA Online/Mobile without token	Free
Activation fee for Garanti BBVA Online/Mobile with token	15 LEI

[1] Payment initiation service provider.

Reactivation fee for Garanti BBVA Online/Mobile (token replacement)[1]	50 LEI
Credit transfer – intrabank payments (including recurring/scheduled payments) in LEI and foreign currency	Free
Currency exchange	Free
Credit transfer– interbank payments (including recurring/scheduled/instant payments[2])	
✓ 0 – 5,000.00 LEI	5 LEI
✓ > 5,000.01 LEI	5 LEI
✓ Tranzacții urgente, orice sumă	5 LEI
Credit transfer – interbank payments (including recurring/scheduled payments) in EUR to countries from the SEPA area	
✓ 0 – 5,000.00 LEI (in equivalent)	5 LEI, in equivalent
✓ > 5,000.01 LEI (in equivalent)	5 LEI, in equivalent
Credit transfer – interbank payments (including recurring/scheduled payments) in EUR / in another currency regardless of the (non-SEPA) country	75 LEI
Credit transfer – urgent interbank payments in EUR / in another currency regardless of the (non-SEPA) country	135 LEI[3]

[1] Applies if the token is declared lost/stolen.

[2] The Bank may change the service limit at any time, but not more than 50,000 lei. Updated information about the current limit can be found on the bank's website https://www.garantibbva.ro

[4] Cost valid for: customers who collect their salary in their account at GARANTI BANK SA, customers who collect their monthly money rights (allowances, unemployment, etc.) and there is an agreement concluded between GARANTI BANK SA and AJPS/AJOFM, pensioners customers who collect their pension into the account opened at GARANTI BANK SA based on the agreement concluded between GARANTI BANK SA and the Pension

[3] The cost shall apply in addition to the standard fee for payments in foreign currency in favour of clients of other banks.

BANK LIMITS FOR PAYMENTS VIA GARANTI BBVA ONLINE/MOBILE

Credit transfer – intrabank payments in LEI:	
✓ daily limit	500,000 LEI
✓ maximum limit per transaction	500,000 LEI
✓ minimum limit per transaction	1 LEI
Credit transfer – intrebank payments in LEI:	
✓ daily limit	500,000 LEI
✓ maximum limit per transaction	500,000 LEI
✓ minimum limit per transaction	1 LEI
Credit transfer – interbank payments in foreign currency:	
✓ daily limit	500,000 LEI
✓ maximum limit per transaction	500,000 LEI
✓ minimum limit per transaction	10 LEI
Currency exchange:	
✓ daily limit	1,000,000 LEI
✓ maximum limit per transaction	1,000,000 LEI
✓ minimum limit per transaction	1 LEI
Arbitration:	
✓ daily limit	200,000 USD
✓ maximum limit per transaction	200,000 USD
✓ minimum limit per transaction	1 USD

BANK'S LIMITS FOR TRANSACTIONS VIA DEBIT CARDS

ATM cash withdrawal/transfer, in Romania or abroad:	
✓ daily limit	10,000 LEI

✓ maximum limit per transaction	10,000 LEI
Payments:	
✓ via POS terminal or e-commerce, to traders in Romania – daily limit and limit per transaction	99,999 LEI
✓ via POS terminal or e-commerce, to traders abroad – daily limit and limit per transaction	35,000 LEI
✓ to e-commerce traders that do not provide 3DSecure, but provide CVC2 verification – daily limit and limit per transaction	6,000 LEI
Contactless (without PIN) payments:	
✓ limit per transaction	100 LEI
✓ aggregate limit of consecutive contactless transactions	700 LEI

INCASSO

Incasso Import documentary (including cheques, promissory notes, bills of exchange):	
✓ Endorsement	0.15%, minim 50 EUR, maxim 500 EUR
✓ Amendment	25 EUR
✓ Issue of "free of payment" documents	25 EUR
✓ Investigation Modificare	25 EUR
Incasso Export documentary (including cheques, promissory notes, bills of exchange):	
✓ Document submission for payment/acceptance	0.15%, minim 50 EUR, maxim 500 EUR
✓ Amendment	25 EUR
✓ Returned/unpaid documents	30 EUR
✓ Investigation	25 EUR
✓ DHL, TNT, UPS	50 EUR/plic

OTHER SERVICES

SMS Alert Service monthly subscription fee	4 LEI / month
Reference letter	20 EUR/ request + VAT[1] = 24.20 EUR / request (VAT included)
CIP query at client's request in relation to third parties	8 LEI / query + VAT = 9.68 LEI / query (VAT included)
Custody of debt instruments	2 LEI / instrument + VAT = 2.42 LEI / instrument (VAT included)
Custody of documents of value	Negotiable + VAT
DHL, TNT, UPS to client	50 EUR / envelope + VAT = 60.50 EUR / envelope (VAT included)
FAX / e-mail to client	
✓ any document (except for those listed below)	2 EUR / page + VAT = 2.42 EUR / page (VAT included)
✓ SWIFT message, payment order to Customs Authorities, letters of guarantee issued, letters of credit received	Free
✓ payment orders processed and endorsed by the Bank	2 EUR / equivalent in account currency / page
Cancellation / amendment / investigation of payment orders:	
✓ transactions in LEI and EUR to countries in the SEPA area	5 LEI, in equivalent
✓ transactions in EUR to countries outside the SEPA area / in other currencies regardless of the country	15 EUR, in equivalent
Additional fee for the processing of payment orders received by the Bank via fax - transactions in LEI and in foreign currency	Free
Signature specimen confirmation at client's request	10 LEI + VAT / document= 12.10 LEI / document (VAT included)
Escrow accounts:	
✓ opening	0.25%, minimum 100 EUR
✓ administration	negotiable
✓ contract amendment/cancellation	negotiable
Payment to court enforcement officers from garnished accounts (charged on each transaction subject to garnishment):	

[1] As of 01 August 2025, the VAT rate is 21%.

✓ 0 – 49,999.99 LEI	15 LEI
✓ ≥ 50,000 LEI	45 LEI
Single fee for providing services at the request of the client contracting the loan, such as: issuing a refinancing address, rescheduling the loan; issuing agreements related to the properties under guarantee (for example: issuing a rental agreement/real estate registered office/construction; dismantling/demolition attachment, etc.)	100 LEI
Rental of safe boxes (the product is no longer offered by the Bank as of 30/03/2023):	
✓ Type 1: 48.5 x 265 x 413 mm [1]	30 LEI / month + VAT = 36.30 LEI / month (VAT included)
✓ Type 2: 98.5 x 265 x 413 mm	40 LEI / month + VAT = 48.40 LEI / month (VAT included)
✓ Type 3: 148.5 x 265 x 413 mm	50 LEI / month + VAT = 60.50 LEI / month (VAT included)
✓ Type 4: 198.5 x 265 x 413 mm	60 LEI / month + VAT = 72.60 LEI / month (VAT included)
✓ Type 5: 248.5 x 265 x 413 mm	70 LEI / month + VAT = 84.70 LEI / month (VAT included)

BONUS DEBIT CARD

✓ card issue and renewal	Free
✓ first card administration	Free
✓ administration starting with the second card	10 LEI/an
✓ balance query at the ATMs of GARANTI BANK S.A.	Free
✓ balance query at ATMs of other banks	1 LEI
✓ commission for the use of GARANTI BANK S.A. ATMs/POS for cash withdrawal (clients without salary transfer)	0.2%, minimum 0.1 LEI

[1] Height x width x depth.

✓ commission for the use of GARANTI BANK S.A. ATMs/POS for cash withdrawal (clients with salary transfer, students and retirees, current account package)[1]	Free
✓ commission for the use of ATM/POS for cash withdrawal at other banks in Romania (clients without salary transfer)	1.25%, minimum 7 LEI/transaction
✓ commission for the use of ATM/POS for cash withdrawal at other banks in Romania (clients with salary transfer and retirees, current account package)[2]	Free
✓ POS payments in Romania or international	Free
✓ cash withdrawal from ATM/POS outside Romania (clients without salary transfer)	1.25%, minimum 7 LEI/transaction
✓ cash withdrawal from ATM/POS outside Romania (clients with salary transfer, students, retirees, account package)	Free
✓ payment refusal unjustified initiation	10 LEI/transaction
✓ daily limit on cash withdrawal via card	10,000 LEI
✓ margin for exchange rate adjustment for transactions in foreign currency	1.25%

COMMISSIONS FOR A PAYMENT ACCOUNT WITH BASIC SERVICES

[1] Cost valid for: clients who receive their/monthly financial benefits (allowances, aids, unemployment benefits, etc.) under an agreement concluded between GARANTI BANK S.A and the County Agency for Payments and Social Inspection (Agenția Județeană pentru Plăți și Inspecție Socială, AJPS) or the County Agency for Employment (Agentia Județeană Pentru Ocuparea Forței de Muncă, AJOFM), pension under the agreement concluded between GARANTI BANK S.A and the retirement funds (Casele de pensii), for student/minor clients, as well as for clients who choose the Current Account Package option.

[2] Cost valid for: clients who receive their/monthly financial benefits (allowances, aids, unemployment benefits, etc.) under an agreement concluded between GARANTI BANK S.A and the County Agency for Payments and Social Inspection (Agenția Județeană pentru Plăți și Inspecție Socială, AJPS) or the County Agency for Employment (Agentia Județeană Pentru Ocuparea Forței de Muncă, AJOFM), pension under the agreement concluded between GARANTI BANK S.A and the retirement funds (Casele de pensii), for student/minor clients, as well as for clients who choose the Current Account Package option.

	Transactions/Services	Payment account with basic services	Payment account with basic services for financially vulnerable consumer
✓	Current account opening	Free	Free
✓	Current account administration	Free	Free
✓	Interest rate on current account paid by the Bank	0%	0%
✓	Issue of current account statement	Free	Free
✓	Current account closure	Free	Free
✓	Cash deposit in banknotes into the current account at the Bank's cash desks	Free	Free
✓	Cash deposit in coins into the current account at the Bank's cash desks	Free	Free
✓	Cash deposit (banknotes and coins) for loan repayment	Free	Free
✓	Cash withdrawal from loan balance	Free	Free
✓	Cash withdrawal at the Bank's cash desks from the current account, including for the amounts from deposits at maturity[1], up to (and including) 10,000 LEI, and over 10,000 LEI when the withdrawal has been scheduled[2]	Free	Free
✓	Failure to collect from the Bank's cash desks the cash amounts over 10,000 LEI for which the withdrawal has been previously notified to the Bank	Free	Free

[1] The cash withdrawal from deposits at maturity shall apply if the amount is withdrawn on the maturity date and if the deposit has been opened for a period equal to or longer than 30 days.
[2] Scheduling means that the Bank is informed until 12:00 of the banking day preceding the withdrawal date.

✓ Intrabank collection of amounts in LEI	Free	Free
✓ Collection of amounts from the account opened with another service provider, in LEI	Free	Free
✓ Credit transfer – intrabank payments via the Bank's cash desks (including recurrent/scheduled transactions) in LEI	12.5 LEI	The first 10 monthly payment transactions are Free, and the following transactions are charged according to the rate applicable to the Current Account, namely 12.5 lei
✓ Credit transfer – interbank payments via the Bank's cash desks (including recurrent/scheduled transactions) in LEI 0 – 5,000 LEI > 5,000 LEI Urgent transactions, any amount	 15 LEI 30 LEI 30 LEI	The first 10 monthly payment transactions are Free of Charge, and the following transactions are charged according to the standard current account fee, namely: 0 – 5,000.00 LEI – 15 lei > 5,000.01 LEI – 30 lei Urgent transactions, any amount – 30 lei
✓ Credit transfer – intrabank payments via Garanti BBVA Online/Mobile in LEI	Free	Free
✓ Credit transfer – interbank payments via Garanti BBVA Online/Mobile in LEI: 0 – 5,000 LEI > 5,000 LEI Tranzacții urgente, orice sumă	 5 LEI 5 LEI 5 LEI	The first 10 monthly payment transactions are Free of Charge, and the following transactions are charged according to the standard current account fee, namely: 0 – 5,000.00 LEI – 5 lei > 5,000.01 LEI – 5 lei Urgent transactions, any amount – 5 lei
✓ Garanti BBVA Online/Mobile activation, without token	Free	Free
✓ Garanti BBVA Online/Mobile activation, with token	15 LEI	15 LEI

✓ Garanti BBVA Online monthly subscription	5 lei/month	5 lei/month
✓ Garanti BBVA Online reactivation (in the event of loss/theft of the device)	50 LEI	50 LEI
✓ Bonus Debit Card provision (issue and renewal)	Free	Free
✓ Bonus Debit Card administration	Free	Free
✓ Bonus Debit Card balance query at the Bank's ATMs	Free	Free
✓ Bonus Debit Card balance query at ATMs of other banks	Free	Free
✓ Cash withdrawal from the Bank's ATMs/POS in Romania	Free	Free
✓ Cash withdrawal from ATMs/POS of other banks in Romania	Free	Free
✓ Cash withdrawal from ATMs/POS outside Romania	1.25%, minimum 7 LEI	Free on the territory of the EU Members States and 1.25%, minimum 7 LEI, in non-EU countries
✓ POS payments in Romania or international	Free	Free
The daily limit on cash withdrawal via the Bonus Debit Card is 10,000 LEI, and the margin for exchange rate adjustment for transactions in foreign currency is 1.25%.		

The Payment Account with Basic Services is a current account offered by the Bank exclusively to clients who meet the Access Conditions [1];
A Payment Account with Basic Services for financially vulnerable consumer is the current account offered by the Bank exclusively to clients who: (1) meet the Access Conditions, and (2) earn a monthly income that does not exceed the equivalent of 60% of the national

[1] The Access Conditions are the conditions established by Law no. 258/2017 on fee comparability for payment accounts, changing payment accounts and access to payment accounts with basic services, under which an individual can benefit from free/reduced fee services for transactions made via the current account. The individual who meets the cumulative conditions below may access such a banking product: (1) he/she acts for purposes outside his/her commercial, industrial or production, craft or liberal activity, and (2) he/she does not hold, at the signing date of Current Account opening contract, another current account with any other credit institution in Romania, or, if applicable, he/she has held such an account, but has been notified of the closure of the account and (3) he/she is legally residing in the European Union.

gross wage average, as forecast in the latest macroeconomic forecast, i.e. the autumn forecast, published by the National Commission of **Strategy and** Prognosis for the following year, or earned in the last 6 months an income that does not exceed the equivalent of 60% of the national gross wage average.

Access to the Payment Account with Basic Services and the Payment Account with Basic Services for financially vulnerable consumer is not conditional on the client taking out additional products or services.

Garanti BBVA

Time limits for receipt of payment instructions



Transaction type	Time limit[1]			
	At the Bank's desks	Via Garanti BBVA Online/Mobile	through the Customer Service Department	ATM
Credit transfer (payments) in EUR, with value date on the same day	9:00-14:00	9:00-14:00	Not possible	Not possible
Credit transfer (payments) in USD, with value date on the same day	9:00-14:30	9:00-14:30	Not possible	Not possible
Credit transfer (payments) in any currency other than LEI, with value date in the future	9:00-17:00	9:00-16:00	Not possible	Not possible
Credit transfer (payments) in LEI in favour of clients of other banks, with value date on the same day				

[1] Instructions sent by the Bank's clients on the same day, but after the time limits indicated above, shall be considered as received by the Bank on the following business day. The maximum time limits for the execution of instructions received by the Bank are: (T+3) for payments in currencies other than LEI / (T+1) for payments in LEI. Where: T is the time of acceptance of the payment instruction by the Bank, and T+3, T+2, T+1 means the period, in business days, from the time of acceptance of the payment instructions and until the beneficiary's bank account is credited.

Credit transfer (payments) of low value (under 50,000 LEI)	9:00-12:30	9:00-13:45	Not possible	Not possible
Instant credit transfer (payments) (under 50,000 LEI)[1]	9:00-17:00[2]	Non stop[3]	Not possible	Not possible
Credit transfer (payments) of high value (over 50,000 LEI)	9:00-15:15	9:00-15:45	Not possible	Not possible
Credit transfer (payments) ordered as urgent (any amount)	9:00-15:15	9:00-15:45	Not possible	Not possible
Credit transfer – intrabank payments regardless of currency	9:00-17:00	Non stop	Not possible	Non stop
Deposit of cheques and promissory notes that can be submitted for payment on the same day	9:00-15:00	Not possible	Not possible	Not possible
Repayment of credit card debt balance, cash transfer from the credit card cash limit into the personal account opened with GARANTI BBVA	9:00-17:00	Non stop	9:00-22:00	Non stop
Cash withdrawal, deposit	9:00-17:00	Not possible	Not possible	Non stop
Term deposits	9:00-17:00	Non stop	Not possible	Not possible
Currency exchange	9:00-17:00	Non stop	Not possible	Non stop

[1] The bank may change the service limit at any time, but not more than 50,000 lei. Updated information about the current limit can be found on the bank's website https://www.garantibbva.ro/.
[2] Applies if the beneficiary's bank is affiliated with the instant payment system.
[3] Applies if the beneficiary's bank is affiliated with the instant payment system.