



FEES AND COMMISSIONS

for Corporate and SMEs

In force starting
with 16.09.2016



MAIN PRINCIPLES

1. The present commissions are applied for the current banking operations, except for the cases in which the pre-negotiated conditions are changed and they are not related or generated by a credit contract.
2. For banking operations not mentioned in this list, different commissions will be established for each case.
3. Except the pre-mentioned commissions, transfer charges, Transfond charges, phone, courier charges, any other additional expenses related to a transaction will be charged on the client's account.
4. Commissions will be calculated and charged in same currency the transaction is made. For services which are not related to the transactions, commissions can be perceived in another foreign currency (the equivalent being set at the NBR exchange rate).
5. Fees and commissions have to be paid the same day the transaction is made.
6. Any exceptions in favor of the client regarding the present list of fees and commission will be made upon written approval of the authorized persons, according to the authority conferred.
7. Cash withdrawals for amounts over RON 30,000 or equivalent in other foreign currency must be notified 1 (one) working day before.
8. Cash withdrawals for amounts over EUR 5,000 must be notified 1 (one) working day before, except for amounts originated from loan disbursements priorly confirmed by phone with a bank representative.
9. Correspondent bank charges will be added, if applicable.
10. The fees and commissions mentioned are subject to the prevailing market conditions and the Bank may modify them at its own will.
11. The present document is part of the "General Business Conditions" of the bank.

1. CURRENT ACCOUNTS, CASH TRANSACTIONS

1.1. CURRENT ACCOUNTS	Lei	Foreign Currency
Account Opening	10 Lei	Equivalent 10 Lei
Package Opening/ Closure	Free	Free
Opening of transitory accounts for social capital registering	Free	Free
Account maintenance fee (one charge, irrespective of the number of accounts)	15 Lei/ month	4 EUR/ month or 5 USD/ month
Monthly fee Premium Package	50 Lei	12 EUR or 15 USD
BPA maintenance fee (one charge, irrespective of the number of accounts)	45 Lei/ month	45 Lei/ month (monthly fee retrieved from Lei account)
Closing account	Free	Free
Statement of account	Free	Free
1.2. CASH TRANSACTIONS	Lei	Foreign Currency
Cash deposit	Free	Free
Cash deposit in coins	5% (for amounts > 100 Lei)	-
Cash withdrawals	0.60%, min. 5 Lei	0.65%, min. 5 EUR
Withdrawals of amounts over Lei 30,000 (unannounced one (1) working day before)	1%	1%
Withdrawals of deposits at the maturity date	Free (for ≥1 month deposits)	Free (for ≥1 month deposits)
Currency exchange operations	Free	Free

2. NON-CASH TRANSACTIONS

2.1. INCOMING PAYMENTS	Lei	Foreign Currency
Incoming payment	Free	Free
Incoming payment in favor of banks' clients, that have specified charges "our"	-	Transaction Amount
		Commission ²
		≤ 5,000 EUR
> 5,000 EUR	20 EUR	50 EUR
2.2. ORDINARY PAYMENTS	Lei	Foreign Currency
Payment orders in favor of clients of Credit Agricole Bank Romania S.A.	Free	Free
Payment orders in favor of other banks' clients	Transaction Amount	Commission ¹
	≤ 1,000 Lei	7 Lei
	1,000.01 - 49,999.99 Lei	9 Lei
	≥ 50,000 Lei and urgent payments	20 Lei
		0.2%, min. 25 EUR, max. 1,200 EUR ²
2.3. OTHER NON-CASH TRANSACTIONS	Lei	Foreign Currency
Payments under garnishment ¹	20 Lei	-
Payments made by clients (Direct Debit) ¹ :		
- Payment orders in favor of clients of Credit Agricole Bank Romania S.A.;	Free	
- For other banks clients	Commissions of Ordinary Payments in Lei	-
Urgent payments	20 Lei ¹	50 EUR/ day ² (over the standard commission)

2. NON-CASH TRANSACTIONS

2.3. OTHER NON-CASH TRANSACTIONS	Lei	Foreign Currency
Payment order with OUR commissions ² (over the standard fee)	-	25 EUR
Return of funds ²	-	30 EUR
Modification/ Justified refuse/ Cancellation of payment order ²	-	55 EUR
Investigations for payment older than 60 days ²	-	30 EUR
Investigations for payment older than 180 days ²	-	55 EUR
2.4. DOCUMENTARY (CONDITIONED) PAYMENT ORDERS	Lei	Foreign Currency
Notification	0.1%, min. 60 Lei	0.1%, min. 15 EUR
Issuance/ Payment	20 Lei ¹	Commissions of Ordinary Payments in Foreign Currency
2.5. DEBIT INSTRUMENTS	Lei	Foreign Currency
Remittance for collection	4 Lei	-
- Transfond charges to be added	0.88 Lei	-
Keeping in custody	1.1 Lei/ instrument	-
Payment	Commissions of Ordinary Payments in Lei	-

NOTE ¹Adding Transfond/ Regis charges:

For amounts < 50,000 Lei	0.51 Lei
For amounts ≥ 50,000 Lei or emergency cash payments	6.00 Lei
² Adding transfer charges:	10 EUR

3. LETTERS OF CREDIT

3.1. ISSUED (IMPORT) – secured with cash collateral	Lei	Foreign Currency
Advising	Equivalent 30 EUR	30 EUR
Remittance/ Modification/ Extension (quarterly or fractions of quarter)	0.2%, min. 50 EUR (equivalent)	0.2%, min. 50 EUR
Payment/ Deferred payment / Negotiation	20 Lei	Commissions of Ordinary Payments in Foreign Currency
Modification/ Discrepancies (per discrepancy)/ Cancellation	Equivalent 30 EUR	30 EUR
Replacing documents presented initially	Free	Free
3.2. RECEIVED (EXPORT)	Lei	Foreign Currency
Notification	Equivalent 30 EUR	30 EUR
Issuance/ increasing (for the increased amount)	0.2%, min. 50 EUR (Equivalent)	0.2%, min. 50 EUR
Verifying documents	Equivalent 30 EUR	30 EUR
Modification/ Cancellation	Equivalent 30 EUR	30 EUR
Transfers to another beneficiary	0.2%, min. 50 EUR (Equivalent)	0.2%, min. 50 EUR
Notification of cancellation	100 Lei	40 EUR

4. INCASSO IN FOREIGN CURRENCY

4.1. SIMPLE INCASSO	
4.1.1. IMPORT	
Notification/ Remittance/ Payment	Commissions of Ordinary Payments in Foreign Currency
Modification	30 EUR

4. INCASSO IN FOREIGN CURRENCY

4.1. SIMPLE INCASSO

4.1.2. EXPORT

Notification/ Remittance/ Payment	Commissions of Ordinary Payments in Foreign Currency
Modification	30 EUR

4.2. DOCUMENTARY INCASSO

4.2.1. IMPORT

Notification/ Payment	Commissions of Ordinary Payments in Foreign Currency
Releasing FRANCO documents/ Modification	30 EUR

4.2.2. EXPORT

Remittance (postal charges will be added if applicable)	Commissions of Ordinary Payments in Foreign Currency
Modification/ Returning unpaid documents	30 EUR

5. LETTERS OF GUARANTEE

5. LETTERS OF GUARANTEE- secured with cash collateral	Lei	Foreign Currency
Issuance/ Increasing/ prolongation (quarterly or fractions of quarter)	0.25%, min. 50 Lei	0.25%, min. 50 EUR
Modification/ Cancellaton	100 Lei	50 EUR
Payment	20 Lei	Commissions of Ordinary Payments in Foreign Currency
Signatures verification/ L/G Authentication/ Notification/ Guarantee Modification	75 Lei	50 EUR

6. I-CONECT (INTERNET BANKING)

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Activation fee	Free
Monthly administration fee	20 Lei
First token fee	Free
Token fee (starting with the second one)	10 EUR
Lost/ stolen/ damaged token	27 EUR
Domestic payment commission discount	25%
Service closure fee	Free

7. CARDS

7.1. MASTERCARD BUSINESS

Issuing/ replacement card (main & supplementary); PIN replacement/ lost/ stolen/ damaged card; renewal	10 EUR
Emergency issuing/ replacement card	15 EUR
Monthly fee for card administration card	5 Lei

7.2. CARD TRANSACTIONS

Cash withdrawal at CABR ATM ³	0.4%, min. 1 Leu
- within the Premium Package	0.2%, min. 1 Leu
National Cash withdrawal (ATM/ POS/ cashier)	1% + 2 EUR
International Cash withdrawal (ATM/ POS/ cashier)	2% + 10 Lei

7. CARDS

7.2. CARD TRANSACTIONS

Merchant transactions in Romania	Free
International merchant transactions	Free
Balance enquiry at Credit Agricole Bank Romania S.A.	0.5 Lei per transaction
- within the Premium Package	Free
Balance enquiry at ATMs (domestic and international) - per transaction	1 Lei
Mini statement (last 10 transactions) - per transaction	1 Lei

7.3. OTHER CARD FEES

PIN replacement at Credit Agricole Bank Romania S.A. ATM	Free
Blocking lost/ stolen card	3 EUR
Unjustified chargeback procedure	5 EUR
Emergency card replacement	Service offered by Mastercard
Commission SMS alert (SMS Connect/ card)	10 Lei or 2.5 EUR or 3 USD
Multicurrency facility	Free

7.4. CARD LIMITS

Intangible minimum amount	0
Maximum daily limit - cash withdrawal	5,000 Lei or equivalent
Maximum daily limit - commercial transactions	2,000 EUR or equivalent
Modifying maximum daily limit - commercial transactions/ cash withdrawal (per card)	5 Lei/ per request

7. CARDS

7.5. INTERESTS

Penalty interest	10%
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NOTE ³ Commission applicable at the ATM's of the banks from convention listed on www.credit-agricole.ro

8. OTHER FEES

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Duplicates of the account statements	10 Lei/ copy
Account statement through I-CONNECT	Free
RECOM interrogation fee	RECOM tariffs
Inquiry of CIP database	5 Lei/ request
Accounts without transactions for more than 6 months	2 EUR/ month/ account
Cheques notebook	Costs established by provider
Copies of archived documents	
- ≤1 year	3 EUR or equivalent/ document
- Between 1-3 years	10 EUR or equivalent/ document
- ≥ 3 years	30 EUR or equivalent/ document
Postal fees:	
- Internal	2 Lei
- External	30 Lei

8. OTHER FEES

8. OTHER FEES AND COMMISSIONS	
Electronic Archive registration - initial notice	67.20 Lei
Electronic Archive modification/ extension	44.80 Lei
Electronic Archive erasing notice	34.80 Lei
Mortgage Evaluation cost	Established and charged by agents designated by the bank
Registering costs and re-registering the mortgage costs	Established and charged by Cartea Funciară – Oficiul de Cadastru
Fax transmission of payment documents, at request	6 Lei/ page
Notification of new signature specimen	5 Lei
Confirmation of signature specimen requested by third parties	3 Lei
Letter of recommendation/ reference	15 EUR/ letter
Letter of worthiness	50 EUR/ letter
Comfort letter	0.10%, min. 100 EUR, max. 250 EUR
Notification by fax in Romania	1 Leu/ page
Notification by fax abroad	10 Lei/ page
Safe boxes (rental for a minimum of 6 months)	
- small	100 EUR/ year
- medium	150 EUR/ year
- large	175 EUR/ year
Collateral deposit for safe boxes	25 EUR
Balance confirmation (audit) - For clients	20 EUR or equivalent
Balance confirmation (audit) - For banks	50 EUR or equivalent
Transfer charges	10 EUR

**FEES AND COMMISSIONS
Corporate and SMEs**

S.C. _____ legal entity, registered at Trade Register with no _____ ,
Fiscal Code _____ , legally represented by _____ , by signing this
document I declare that I have read and received a copy of the “Fees and Commissions Corporate and SMEs” brochure, available starting with
16.09.2016 – part of the General Business Conditions of the bank. I have understood and acknowledge the conditions stated within the document.

Date:

Company name _____

Legal Representatives

(1) Name and Surname _____

Signature _____

(2) Name and Surname _____

Signature _____

(L.S.)

Credit Agricole Bank Romania S.A.

Branch: _____

(1) Name and Surname _____

Position _____

Signature _____

(2) Name and Surname _____

Position _____

Signature _____

(L.S.)

CONTACT

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