

TERMS AND CONDITIONS

Individuals and professionals

In force starting with 30.07.2012

GENERAL RULES

1. The present commissions are currently applied for banking operations except when it is negotiated otherwise and are not connected or arising from a credit agreement.
2. Except the aforementioned commissions, SWIFT charges, Transfond charges, phone, courier charges and any other additional expenses related to a transaction, will be charged on the client's account.
3. Commissions will be calculated and charged in the same currency the transactions is made. For services not related with transactions, the commissions may be charged in equivalent of another currency than the one mentioned in the present document for the specific service (calculated at the NBR reference rate).
4. For operations performed with the card the commissions and fees will be levied in the account currency and the equivalent will be calculated at the Bank's exchange rate from the day of settlement of the transactions.
5. Fees and commissions will be paid the same day the transaction is made.
6. Any exception in favor the client regarding the present list of commissions, will be made upon written approval of the authorized persons, and according to the authority conferred.
7. Cash withdrawals in amounts over EUR 5,000 or equivalent in other foreign currency must be notified 1 (one) working day before.
8. Cash withdrawals for amounts over RON 30,000 must be notified 1 (one) working day before, except for amounts originated from loan disbursements priory confirmed by phone with a bank representative.
9. Correspondent banks' charges will be added, if applicable.
10. The terms and conditions mentioned are subject to the prevailing market conditions and the Bank may modify them at its own discretion, if such is deemed necessary.
11. The present document is part of the "General Business Conditions".

BANK OPERATION	STANDARD
I. ACCOUNT MANAGEMENT	
• Account opening	Free
• Account maintenance fee (depending on the account currency)	4 RON/ 0,65 EUR/ 0,75 USD/ month
• Account closure	Free
• Statements of accounts	Free
II. SETTLEMENTS	
II.A. CASH TRANSACTIONS	
• Cash deposit	Free
• Cash deposit in RON – coin, for amounts over RON 100	5%
• Cash withdrawal	
- In foreign currency, irrespective of the amount	0,65%, min. 5 EUR
- In RON	0.60%, min. 5 RON
• Withdrawals of deposits <u>at the maturity date</u> (for deposits of 1M and over)	Free
• Withdrawals of amounts from interest on the accumulation deposits at the date of crediting the current account with the interest	Free
*Withdrawals of amounts over RON 30.000 unannounced one (1) working day before	1%
• Exchange operations	Free
II.B. NON CASH TRANSACTIONS	
ORDINARY PAYMENT ORDERS IN FOREIGN CURRENCY	
• Incoming payments	Free
• Payment orders favor other clients of Credit Agricole Bank Romania S.A	Free
• Payment orders in favor of other banks' clients (SWIFT charges** to be added)	0.2%, min. EUR 25, max. EUR 1200
Payment order with commissioning option "OUR" over the standard commission for payment order	EUR 25
• Amendments for payment orders	
- Before execution	Free
- After execution (SWIFT charges** to be added)	EUR 25
• Urgent payments (added to the usual payment commission)	EUR 50/day
** SWIFT charges	EUR 15
• Payment orders which transit our bank (SWIFT charges** to be added)	
< EUR 5000	EUR 5

EUR 5000 - EUR 50,000	EUR 15
> EUR 50,000	EUR 50
• Return of funds (SWIFT charges** to be added)	EUR 30
Countermanding/ Cancellation of payment order (SWIFT charges* to be added)	EUR 55
Justified refuse for payment order processing (SWIFT charges** to be added)	EUR 55
Investigations for payment orders older than 60 days (SWIFT charges** to be added)	EUR 30
Investigations for payment orders older than 180 days (SWIFT charges** to be added)	EUR 55
DOCUMENTARY (CONDITIONED) PAYMENT ORDERS IN FOREIGN CURRENCY	
• Notification	EUR 20
• Issuance/Payment (SWIFT charges** to be added)	0.2%, min. EUR 35, max. EUR 1000
ORDINARY PAYMENT ORDERS IN RON (Transfond charges*** to be added, if applicable)	
• Incoming payments	Free
• Payment orders favor other banks	
< RON 50,000	9 RON
≥ RON 50,000	20 RON
• Payment orders favor other banks through I-CONNECT – the new Internet Banking platform (80% discount from the commission charged for p/o presented at bank's counters)	
< RON 50,000	1.8 RON
≥ RON 50,000	4 RON
• Payment orders favor other clients of Credit Agricole Bank Romania S.A.	Free
• Payment orders favor other clients of Credit Agricole Bank Romania S.A. through I-CONNECT	Free
• Payments performed by the bank from the clients' accounts based on mandate contracts (Direct Debit):	
– when the beneficiary is client of Credit Agricole Bank Romania S.A.	Free
– when the beneficiary is client of another bank	same as for payment orders in RON
Transfond charges*** to be added, if applicable	
***Transfond charges	
For amounts < RON 50,000	RON 0.51
For amounts ≥ RON 50,000 or urgent/ per payment order	RON 6.00
DOCUMENTARY (CONDITIONED) PAYMENT ORDERS IN RON	
• Notification	EUR 20
• Issuance/Payment (Transfond***/ SWIFT** charges to be added)	RON 70

ORDINARY COLLECTIONS IN FOREIGN CURRENCY	
IMPORT (ISUUED)	
• Advising/Remittance	0.15% min. 20 EUR max. 100 EUR
• Modification	30 EUR
EXPORT (RECEIVED)	
• Advising/Remittance	0.15% min.20 EUR, max.300 EUR
• Modification	30 EUR
T-BILLS TRANSACTIONS	
1. TRANSACTIONS	
- with Credit Agricole Bank Romania S.A.	Free
- with other commercial banks or authorized dealers	0.5%
- with individuals or legal entities customers, not being holders of accounts	0.5%
- between individuals or legal entities customers, holders of accounts	0.5%
2. TRANSFERS	
- to other dealers	0.5%, min RON 30
- to individuals or legal entities customers, not being holders of accounts	0.5% min RON 30
- to individuals or legal entities customers, holders of accounts	0.1% min RON 30
3. PLEDGE	
	RON 50
4. CUSTODY	
	Free
5. Other operations	
- opening of accounts for T-bills	Free
- T-bills statement of account	RON 2.5
I-CONNECT (Internet Banking) fees	
Activation fee	Free
Monthly administration fee	RON 4
Token fee	Free
Domestic payment commission discount	80%
Commission for payment to another Credit Agricole Bank Romania S.A. client	Free
Lost/ stole/ damaged token	EUR 27
Service closure fee	Free
OTHER COMMISSIONS	
Duplicates of the account statements	RON 5/copy
Unique fee – for any other request/ supplementary service	EUR 40 or equivalent
Electronic Archive registration - initial notice	RON 67.20
Electronic Archive modification, extension, abridge notice	RON 44.80
Electronic Archive erasing notice	RON 34.80
Mortgage evaluation cost – it will be established according with the commission rate	

<i>practiced by the agreed evaluators.</i>	
Mortgage registration/re-registration fee - it will be established according with the commission rate practiced by the notaries/ Land Registry.	
Statements of accounts through IB	Free
Transfers between accounts of the same client	Free
SWIFT charges	EUR 15
Account chart	RON 0.5 /day
Account chart by IB	Free
Copies of archived documents (e.g. payment orders, cash deposit/withdrawal slip etc.)	
• up to 1 year old	EUR 3/item or equivalent
• between 1 - 3 years old	EUR 10/item or equivalent
• over 3 years old	EUR 30/item or equivalent
Fax transmission of payment documents (SWIFT* message), at request	RON 4
Advice of new signature specimen	Free
Confirmation of signature specimen requested by third parties	Free
Letter of recommendation/reference	EUR 15 / letter
Accounts with no movements for 6 months	EUR 2/ monthly/ account
Safe boxes [#] (rental for minimum 6 months)	
- small	100 EUR/year
- medium	150 EUR/year
- large	175 EUR/year
[#] Collateral deposit	25 EUR
Balance confirmation (audit) - For clients	EUR 20 or equivalent
Current account interest	0
Penalty interest	10%

PREMIUM Package fees & commissions	
• Package opening	0
• Monthly package management fee (a single commission for all the products and services in the package)	15 RON
• ATM cash withdrawal at Credit Agricole Bank Romania S.A	0
• Balance enquiry at Credit Agricole Bank Romania S.A ATMs	0
All the other commissions and fees are applicable according to this document.	

III. FEES, INTERESTS AND LIMITS FOR CARDS ACTIVITY	
III. A VISA ELECTRON SI MAESTRO	FEES
Card issuing - main/supplementary	0
Card renewal	0
PIN replacement	1.5 EUR
Lost/stolen card replacement	1.5 EUR
Damaged card replacement	1.5 EUR
Emergency card Issuing / replacement	2 EUR
Monthly fee for card administration card	0.85 EUR
CARD TRANSACTIONS	
ATM cash withdrawal at Credit Agricole Bank Romania S.A. – per transaction****	0.2%,min. 0.2 RON
ATM Cash withdrawal in Romania – per transaction	0.5% + 2.5 RON
Cash withdrawal at banks counters (POS) – In Romania	0.5% + 2.5 RON
ATM Cash withdrawal international – per transaction	1% + 2 EUR
Cash withdrawal at bank counters (POS) international- per transaction	1% + 2 EUR
Merchant transactions - in Romania	0
Merchant transactions - international	0
Balance enquiry at Credit Agricole Bank Romania S.A. - per transaction	0.3 RON
Balance enquiry at other banks' ATMs (national and international) - per transaction	1 RON
Mini statement (last 10 transactions) at Credit Agricole Bank Romania S.A. ATMs - per transaction	0.5 RON
OTHER CARD FEES	
PIN change at Credit Agricole Bank Romania S.A. ATMs	0
Lost/stolen card blocking	1 EUR
Card activity report	1 RON
Unjustified chargeback procedure	1.5 EUR
Emergency card replacement (service offered through MasterCard)	95 EUR
Emergency cash (service offered through VISA)	100 EUR
Monthly statement	0
Account statement on demand	1 RON
CARD LIMITS (national and international)	
Daily maximum limits for cash withdrawal –	2,500 RON (or equiv.)
Daily maximum limit for merchants transactions -	1,500 EUR (or equiv.)
INTEREST	
Interest for available funds	current account
Penalty interest	10%

BANK OPERATION	FEES
III.B MASTERCARD STANDARD	
Card issuing - main/supplementary	0
Card renewal	0
PIN replacement	2 EUR
Lost/stolen card replacement	2 EUR
Damaged card replacement	2 EUR
Emergency card issuing replacement	2.5 EUR
Monthly fee for card administration card	1 EUR
CARD TRANSACTIONS	
ATM cash withdrawal at Credit Agricole Bank Romania S.A. –	0.2%,min. 0.2 RON

per transaction ****	
ATM cash withdrawal in Romania – per transaction	0.5% + 2.5 RON
Cash withdrawal at banks counters (POS) – In Romania	0.5% + 2.5 RON
ATM cash withdrawal international – per transaction	2% + 2 EUR
Cash withdrawal at banks counters - international	2% +2 EUR
Merchant transactions in Romania	0
Merchant transactions - international	0
Balance enquiry - per transaction	0.3 RON
Balance enquiry at other banks' ATMs (national and international) - per transaction	1 RON
Mini statement (last 10 transactions) at Credit Agricole Bank Romania S.A. ATMs -per transaction	0.5 RON
OTHER CARDS FEES	
PIN change at Credit Agricole Bank Romania S.A. ATMs	0
Lost/stolen card blocking	1 EUR
Monthly statement	0
Card activity report	1 RON
Unjustified chargeback procedure	1.5 EUR
Emergency card replacement (service offered through MasterCard)	95 EUR
Emergency cash (service offered through MasterCard)	95 EUR
Account statement on demand	1 RON
Monthly administration fee SMS Conect service (per card)	5 RON/ 1.3 EUR/ 1.5 USD
CARD LIMITS (national and international)	
Daily maximum limit for cash withdrawal	2,500 RON (or equiv.)
Daily maximum limits for merchants transactions	1,500 EUR (or equiv.)
INTEREST	
Interest for available funds	current account
Penalty interest	10%
**** commission applicable at the ATM's of the banks from convention listed on www.credit-agricole.ro	

Date: ___/___/_____

Client

Name and Surname _____

Signature _____

Credit Agricole Bank Romania S.A.

Branch: _____

(1) Name/ Surname

Position _____

Signature _____

(2) Name/ Surname

Position _____

Signature _____

(L.S.)