



FEES AND COMMISSIONS

Individuals and Authorized Parties

In force starting
with 03.04.2014



MAIN PRINCIPLES

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 pre-mentioned commissions, transfer charges, Transfond charges, phone and courier charges, any other additional expenses related to a transaction will be charged on the client's account.
3. Commission 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 BNR exchange rate).
4. For operations performed with the card the commissions and Fees will be levied to the account's currency and the equivalent will be calculated at the Bank's respective exchange rate on the day of the settlement.
5. Fees and commissions have to be paid the same day the transaction is made.
6. Any exception in favor of 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 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 priory 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	Free	Free
Package Opening/ Closure	Free	Free
Account maintenance fee (monthly commission)	4 Lei	0.65 EUR or 0.75 USD
Maintenance fee Premium Package	10 Lei	2.5 EUR or 3 USD
Maintenance fee Privilege Expat Package	25 Lei	5 EUR or 8 USD
Monthly maintenance Privilege Package with special interest for loans and deposits	50 Lei	10 EUR or 15 USD
Account closure	Free	Free
Account statement	Free	Free
1.2. CASH TRANSACTIONS	Lei	Foreign Currency
Cash deposit	Free	Free
Cash deposit in coins	5% (for amounts >100 Lei)	-
Cash withdrawal	0.60%, min. 5 Lei	0.65%, min. 5 EUR
Withdrawals for deposits at the maturity date	Free (for deposits ≥1 month)	Free (for deposits ≥1 month)
Withdrawal for interest obtained from accumulation deposits at the date of crediting the current account	Free	Free
Withdrawals of amounts over Lei 30.000 (unannounced one (1) working day before)	1%	1%
Penalty for not attending the cash withdrawal appointment	1% (from the amount present in the current account)	1% (from the amount present in the current account)
Currency exchange operations	Free	Free

2. NON-CASH TRANSACTIONS

2.1. INCOMING PAYMENTS	Lei		Foreign Currency	
Incoming payment from CABR clients	Free		Free	
Incoming payment from clients of other banks	Free		Free	
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	Transaction Amount	Commission ²
	< 50,000 Lei	9 Lei	≤ 5,000 EUR	15 EUR
	≥ 50,000 Lei and urgent payments	20 Lei	> 5,000 EUR	0.2%, min. 18 EUR, max. 1,200 EUR
Payment orders in favor of other banks' clients through I-CONNECT	Transaction Amount	Commission ¹	Transaction Amount	Commission ²
	< 50,000 Lei	4.5 Lei	≤ 5,000 EUR	10 EUR
	≥ 50,000 and urgent payments	10 Lei	> 5,000 EUR	0.15%, min. 15 EUR, max. 1,200 EUR
2.2.1. PREMIUM PACKAGE (for all the other transactions, the standard fees present in this document apply)	Lei		Foreign Currency	
Payment orders in favour of other banks' clients	Transaction Amount	Commission ¹	Transaction Amount	Commission ²
	≤ 1,000 Lei	5 Lei	≤ 5,000 EUR	15 EUR
	1,000.01 - 5,000 Lei	7 Lei		
	5,000.01 - 49,999.99 Lei	9 Lei	> 5,000 EUR	0.2%, min. 18 EUR, max. 1,200 EUR
≥ 50,000 Lei and urgent payments	20 Lei			

2. NON-CASH TRANSACTIONS

2.2.1. PREMIUM PACKAGE (for all the other transactions, the standard fees present in this document apply)	Lei		Foreign Currency	
Payment orders in favour of other banks' clients	Transaction Amount	Commission ¹	Transaction Amount	Commission ²
	≤ 1,000 Lei	2.5 Lei	≤ 5,000 EUR	10 EUR
	1,000.01 - 5,000 Lei	3.5 Lei		
	5,000.01 - 49,999.99 Lei	4.5 Lei	> 5,000 EUR	0.15%, min. 15 EUR, max. 1,200 EUR
≥ 50,000 Lei and urgent payments	10 Lei			
2.2.2. EXPAT PACKAGE (for all the other transactions, the standard fees present in this document apply)	Lei		Foreign Currency	
Payment orders in favour of other banks' clients through I-CONNECT or at any CABR branch	Transaction Amount	Commission ¹	Transaction Amount	Commission (SWIFT fee included)
	≤ 1,000 Lei	2.5 Lei	≤ 5,000 EUR	10 EUR
	1,000.01 - 5,000 Lei	3.5 Lei		
	5,000.01 - 49,999.99 Lei	4.5 Lei	> 5,000 EUR	10 EUR
≥ 50,000 Lei and urgent payments	10 Lei			

2. NON-CASH TRANSACTIONS

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 (over the standard commission) ²
Payment order with “OUR” option commissions (over the standard fee) ²	-	25 EUR
Return of funds ²	-	30 EUR
Cancellation of payment order ²	-	55 EUR
Justified refuse for payment order processing 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	50 EUR	50 EUR
Issue/ Payment	20 Lei ¹	Commissions of Ordinary Payments In Foreign Currency

NOTE ¹Adding Transfond/ Regis fees:

For amounts < 50,000 Lei	0.51 Lei
For amounts ≥ 50,000 Lei sau plăți urgente indiferent de sumă	6.00 Lei
² Adding transfer fee	10 EUR

3. ORDINARY INCASSO IN FOREIGN CURRENCY

3.1. IMPORT (ISSUED)	
Advising/ Remittance/ Payment	Commissions of Ordinary Payments In Foreign Currency
Modification	30 EUR
3.2. EXPORT (RECEIVED)	
Advising/ Remittance/ Payment	Commissions of Ordinary Payments In Foreign Currency
Modification	30 EUR

4. I-CONNECT (INTERNET BANKING)

4. I-CONNECT (Internet Banking)	
Activation Fee	Free
Token Fee	Free
Monthly administration Fee	4 Lei or 1 EUR or 1.5 USD
Lost/ stolen/ damaged token	27 EUR
Service closure Fee	Free

5. CARDS

5.1. GENERAL FEES AND COMMISSIONS	VISA ELECTRON, MAESTRO	MASTERCARD STANDARD
Card issuing - main/ supplementary	Free	Free
Card renewal	Free	Free
Damaged/ lost/ stolen card replacement	3 EUR	3 EUR
Emergency card Issuing/ replacement	3 EUR	3 EUR
PIN replacement	3 EUR	3 EUR
Monthly fee for card administration/ card	1 EUR	1.5 EUR
5.2. CARD TRANSACTIONS (per transaction)	VISA ELECTRON, MAESTRO	MASTERCARD STANDARD
ATM cash withdrawal at Credit Agricole Bank Romania S.A. ³	0.2%, min. 0.2 Lei	0.2%, min. 0.2 Lei
- for clients with Packages	0	0
Cash withdrawal in Romania at ATM, bank counters (POS)	0.5% + 2.5 Lei	0.5% + 2.5 Lei
Cash withdrawal international at ATM, bank counters (POS)	1% + 2 EUR	2% + 2 EUR
Merchant transactions - in Romania	Free	Free
Merchant transactions - international	Free	Free
Balance enquiry at Credit Agricole Bank Romania S.A. ATMs	0.3 Lei	0.3 Lei
- for clients with Packages	0	0
Balance enquiry at other banks' ATMs (national and international)	1 Leu	1 Leu
Mini statement (last 10 transactions) at Credit Agricole Bank Romania S.A. ATMs	0.5 Lei	0.5 Lei

5. CARDS

5.3. OTHER COMMISSIONS (per transaction)	VISA ELECTRON, MAESTRO	MASTERCARD STANDARD
PIN change at Credit Agricole Bank Romania S.A. ATMs	Free	Free
Lost/ stolen card blockage	1 EUR	1 EUR
Unjustified chargeback procedure	1.5 EUR	1.5 EUR
Emergency cash (service offered by VISA, MasterCard)	100 USD	95 EUR
Emergency card replacement (service offered by MasterCard)	-	95 EUR
Commission SMS alert (SMS Conect/ card)	5 Lei or 1.3 EUR or 1.5 USD	5 Lei or 1.3 EUR or 1.5 USD
Multicurrency facility	Free	Free
5.4. CARD LIMITATIONS (in Romania and international)	VISA ELECTRON, MAESTRO	MASTERCARD STANDARD
Maximum daily limit - cash withdrawal	2,500 Lei or equivalent	2,500 Lei or equivalent
Maximum daily limit - commercial transactions	1,500 EUR or equivalent	1,500 EUR or equivalent
5.5. INTERESTS		
Penalty interest	10%	10%

NOTE ³ Commission applicable also at the ATM's of the banks from convention, mentioned on www.credit-agricole.ro

6. OTHER FEES

6. OTHER FEES AND COMMISSIONS	
Monthly account statement on request	5 Lei/ copy
Account statement through I-CONNECT	Free
Special commission - for any additional requests/ services related with loans	40 EUR or equivalent
a. Electronic Archive registration - initial notice	67.20 Lei
b. Electronic Archive registration - modification, extension	44.80 Lei
c. Electronic Archive - erasing notice	34.80 Lei
Mortgage evaluation cost	Established and charged by agents designated by the bank
Registering and re-registering mortgage costs	Established and charged by Cartea Funciară – Oficiul de Cadastru
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
Fax transmission of payment documents, at request	4 Lei
Notification of new signature specimen	Free
Confirmation of signature specimen requested by third parties	Free
Letter of recommendation/ reference	15 EUR/ letter

6. OTHER FEES

6. OTHER FEES AND COMMISSIONS	
Safe boxes (rental for a minimum of 6 months):	
- small	100 EUR/ year
- medium	150 EUR/ year
- large	175 EUR/ year
Collateral deposit	25 EUR
Balance confirmation (audit) - for clients	20 EUR
Penalty interest	10%
Accounts without movement for 6 months	2 EUR/ month/ account

FEES AND COMMISSIONS
Individuals and Authorized Parties

_____ by signing this document I declare that I have read and received a copy of the “Fees and Commissions” brochure available starting with 03.04.2014 – part of the General Business Conditions of the bank. I have understood and acknowledge the conditions stated within the document.

Date:

Client _____

Name and Surname _____

Signature _____

Credit Agricole Bank Romania S.A.

Branch: _____

(1) Name and Surname _____

Position _____

Signature _____

(2) Name and Surname _____

Position _____

Signature _____

(L.S.)

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