

## INDIVIDUALS

**Savings products**

 into force starting with: **04.07.2022**

| Savings products   | Term deposits*                                  | Savings accounts**  | Savings accounts for minors***  |
|--|---|---|---|
| Account opening fee  | free  | free  | free  |
| Management fee   | free  | lei: free<br>currency: 0.80 eur/ month/ account<br>(in currency equivalent) | lei: free<br>currency: 0.80 eur/ month/ account<br>(in currency equivalent) |
| Account closure/ Deposit liquidation fee                             | free<br>through transfer in the current account | free  | lei: free   |
| Interests transfer from the deposit account into the current account | free  | -   | -   |
| Cash deposits  | n/a   |   | free  |
| Cash withdrawals at the cash desk                                    |   | lei: 1.5%, min. 15 lei<br>foreign currency: 1.5%, min. 5 eur or equivalent  |   |
| Receipts in the saving accounts                                      | n/a   |   | free  |
| Inheritance commission****   |   | 0 lei/ eur/ usd   |   |
|  | <i>*term deposits, Progresso deposits</i>       | <i>**Atucont<sup>1</sup></i>  | <i>***Atustart, Atusprint<sup>2</sup></i>                                   |

**Note:** SmartCont account is no longer commercialized starting with 31.08.2015

Account opening/ closure/ management fee: free

\*\*\*\*The inheritance commission was modified starting with 17.11.2017

<sup>1</sup> Atucont in USD savings accounts were eliminated from Bank's offer starting 01.03.2021, respectively Atucont in EUR starting 26.04.2021.

<sup>2</sup> Atustart, Atusprint in USD savings accounts were eliminated from Bank's offer starting 01.03.2021, respectively Atustart, Atusprint in EUR and Atusprint in LEI starting 26.04.2021.

**Stejar (product in stock, no longer commercialized)**

|  |                 |
|--|-----------------|
| Premium payments/ Receipts in the current account related to Stejar operations (redemption, compensation, etc) | free            |
| Cash withdrawal at the cash desk   | 1%, min. 10 lei |