

GENERAL RULES

Accounts

- The Bank is legally obliged to transfer the income tax on interest earned directly to the State Budget.
- In order to open any type of term deposit account or a saving account, the client must hold a current account in the respective currency.
- The bank does not pay interest on term deposit accounts closed before maturity.
- Interest rates can be changed by the bank for internal or market reasons. The changes will be displayed for customers no later than the enforcement date. Fees and commissions can be changed by the bank, and clients will be informed 2 months prior to their enforcement.
- The Bank's BIC (SWIFT) code is MIROROBU.
- For balances in current accounts, savings accounts and deposit accounts, the Romanian Government guarantees an amount of EUR 100,000 or equivalent to every account holder through the Bank Deposit Guarantee Fund.
- Minimum amount for opening a Term Deposit Account is LEI 15.000 / EUR 3.000; Term Deposit Accounts can be open with maturities of 12/18/24 months.
- Daily cash withdrawal limit at ATM per card is LEI 5.000/ EUR 2.000. Daily transactions limit for cash withdrawal at ATM (RON/EUR) is 10 transactions.

CUT OFF TIME LIMITS FOR TRANSACTIONS

CUT OFF TIME LIMITS FOR INTERNET BANKING TRANSACTIONS				
	Payment orders via ProB@nking Plus	Amount	Processing hours	Clearing
INTERNET BANKING TRANSACTIONS	Intrabank transfers in the same currency	Any amount	Anytime, except 20.00 - 00.30 (Monday - Friday)	In real time
		Any amount	Anytime, except 18.00 - 00.30 (Saturday - Sunday)	In real time
	National interbank transfers in LEI	< LEI 50.000	09:00 - 17:00	Latest on the next banking day.
		≥ LEI 50.000	09:00 - 15:00	Processing and clearing on the current banking day.
			after 15:00	Processing and clearing on the next banking day
	Urgent national interbank transfers in LEI	< LEI 50.000	09:00 - 15:00	Processing and clearing on the current banking day
	National interbank transfers in EUR / USD / GBP	Any amount	09:00 - 16:00	Account debited on the same banking day.
	International transfers in EUR / USD / GBP	Any amount	09:00 - 16:00	Account debited on the same banking day for EUR payments registered before 15:00. Payments ordered between 15:00 and 16:00 are settled on the next bank day.
	Urgent international transfers in EUR / USD / GBP	Any amount	09:00 - 11:00	Account debited on the same day as the currency date (with bank approval).
	Currency exchange	Any amount	09:00 - 17:00 (Monday - Friday)	
		Maximum EUR / USD / GBP 15.000	17:00 - 09:00	With the exception of 20:00 - 00:30 interval.
Maximum EUR / USD / GBP 15.000		Anytime, including Saturday, Sunday or legal holidays with the exception of 20:00 - 00:30 interval.		
Currency exchange at special rates	≥ EUR / USD / GBP 10.000	09.00 -17.00 (Monday - Friday)		
ProPay transfers	Any amount	09:00 - 16:00	Account debit and settlement on the day of payment.	



CUT OFF TIME LIMITS

	Type of compensation	Amount	Hours	Clearing
PAID	Receiving promissory notes for encashment	Any amount	09:00 - 14:30	Processed on the same banking day.
			14:30 - 17:00	Processed on the next banking day.
	Cash deposit for payment of promissory notes		09:00 - 16:30	On the day the instrument is debited, unless after the time limit.

CONVENTION	Receiving promissory notes for encashment	Any amount	09:00 - 15:30	Processed on the same banking day.
			15:30 - 17:00	Processed on the next banking day.
	Cash deposit for payment of promissory notes		09:00 - 16:45	On the day the instrument is debited, unless after the time limit.

INTRABANK PROCESSING	Cash deposit for payment of promissory notes	Any amount	09:00 - 17:00	On the day the instrument is debited, unless after the time limit.
	Receiving promissory notes for encashment		09:00 - 12:30	Processed on the same banking day.
			12:30 - 17:00	Processed on the next banking day