



**BANKING SERVICES OFFER**

Type of fee	Amount	Conditions
Maintenance	50 Lei	The fee is monthly charged.
Current Account components:	Current account in LEI; Saving account in LEI; Visa debit card (maximum three cards included); Internet Banking Service; Info SMS Service (Encashment and Card Transactions) - 0.5 lei/SMS Info SMS/Info Email Service for national debit instruments payments -0.5 Lei/SMS	
Additional current account maintenance fee (USD/GBP/EUR/LEI)	50 LEI/12 EUR/14 USD/9 GBP per account	The fee is monthly charged
Modifying authorized person	50 LEI/modified client	
Opening of accounts for non-residents	LEI 250/ EUR 50	

**TERM DEPOSIT AND SAVINGS ACCOUNT**

Savings	Interest rate		Conditions
	LEI	EUR	
			Minimum amount 100.000 LEI/20.000 EUR
Term Deposit	4,50%	-	3 months
	5,00%	0.30%	6 months
	5,50%	0.40%	12 months
Savings Account	2,50%	0.20%	n/a
Savings Account PLUS	2,50%	0.20%	Minimum balance 1.000.000 LEI/ 200.000 EUR

**ESCROW ACCOUNT**

Opening/modifying ESCROW account	50 EUR/echivalent
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**CASH TRANSPORT SERVICE**

Type of fee	Amount	Conditions
Transport service from/to the client's location Monday - Friday	70 LEI	Inside the city residence
	85 LEI	Outside the city residence
Transport service from/to the client's location on Weekends / legal holidays	100 lei	Inside the city residence
	130 lei	Outside the city residence
Additional bag fee	20 lei	Per bag
Cash withdrawal from the client's account	0.40%	From the withdrawn amount
Additional fee for unclaimed orders	0.50%	From the ordered and unclaimed amount

**CARDS**

Type of fee	Amount		Conditions
	LEI	EUR	
Payments inquiries	50 LEI	10 EUR	Per transaction
Additional card issuance	50 LEI	10 EUR	
Cash withdrawal at PCB ATMs	0.40%	0.40%	
Cash deposit at PCB ATMs	0.20%	0.20%	
Cash withdrawal at other ATMs in Romania/ Cash-back at POS of other banks in Romania	1% + 2.5 LEI	1% + 2.5 EUR	
Cash withdrawal at other ATMs abroad/ Cashback at POS of other banks aboard	1% + 2.5 EUR	1 % + 2.5 EUR	
Balance inquiry at ATM	5 LEI	1 EUR	Card Visa Business Electron in Romania.
	5 LEI	1 EUR	Card Visa Business Electron in Romania.

**OTHER FEES**

SERVICES	Type of fee	Amount	Conditions
	Letters issued by the bank for audit/accounting purposes	450 LEI	Fixed (includes VAT)
	Other letters issued by the bank	200 LEI	Fixed (includes VAT)
	Closing the last account / closing the relationship with the bank	150 LEI	
	RECOM check (account opening, disbursement, any update on the accounts)	100 LEI	
	POS equipment fee	30 LEI	GPRS Desk
60 LEI		GPRS Mobile	

**NATIONAL PAYMENTS**

NATIONAL PAYMENTS	Type of fee	Amount		Conditions
	Interbank Payments	< 50.000 LEI	5.51 LEI/100 LEI/ garnished acc.	
>= 50.000 LEI		15 LEI/100 LEI garnished acc.		
Urgent transfer				
Payment cancellation		50 LEI		With bank's approval on the same day on which payment was ordered and before the time the account was debited
Payment recovery		50 LEI		After debiting the account with the beneficiary approval
NATIONAL DEBIT INSTRUMENTS	Issue of cheques/promissory notes	0.5 LEI/instrument		
	Payment rejection of cheques/promissory notes/bills of exchange	100 LEI		Per rejected instrument
	Cheques/promissory notes/bills of exchange at payment/encashment	7 LEI		Per instrument

**INTERNATIONAL PAYMENTS**

Type of fee	Amount				Conditions
	EUR		RON		
International Payments UE (RON, EUR) <sup>1</sup>	5.51 LEI/ equivalent		5.51 LEI/ equivalent		Amount < 50.000 LEI, SHARE
	15 LEI/ equivalent		15 LEI/ equivalent		Amount >= 50.000 LEI, SHARE
Other International Payments <sup>2</sup>	EUR	USD	GBP	RON	
	5	10	10	50	Any amount, SHARE/BEN
	60	65	50	275	Urgent payments, SHARE/BEN
	20	30	20	100	Any amount, OUR
	75	85	60	325	Urgent payments, OUR
PROPAY <sup>3</sup>	5.51 LEI/echivalent				Amount < 50.000 LEI, SHARE
	15 LEI				Amount >= 50.000 LEI, SHARE

**INTERNATIONAL PAYMENTS – OTHER FEES**

Type of fee	Amount	Conditions
Payment recovery	100 EUR/equivalent	With beneficiary's approval, after the moment of SWIFT execution
Payment changes	25 EUR/equivalent	With bank's approval on the same day on which payment was ordered and before the time the account was debited
Payment investigation	25 EUR/equivalent	After debiting the account with the beneficiary approval
Payment cancelation	25 EUR/equivalent	Only with bank's approval, on the same day on which payment was ordered and before the time of SWIFT execution
SWIFT release	15 EUR/ equivalent	

<sup>1</sup> In case of urgent payments the fee is EUR 60

<sup>2</sup> Correspondent bank fees are not included in the bank fees and may be charged after payment is made

<sup>3</sup> Service available in EUR and USD for ProCredit group banking clients' (Romania, Serbia, Macedonia, Georgia, Bosnia and Herzegovina, Kosovo, Albania, Bulgaria, Moldova, Germania, Ukraine, Greece, Columbia, Ecuador). The fee applies for the payments done through Internet Banking.



**LETTER OF GUARANTEE**

RECEIVED GUARANTEES	Type of fee	Amount	Conditions
	Endorsement		200 LEI/50 EUR
Amendment/Cancelation		100 LEI/25 EUR	
Execution/Payment		0.25%	Min. 100 LEI/50 EUR
Signature check/Text analyses		25 EUR	
ISSUED GUARANTEES	Type of fee	Amount	Conditions
	Maintenance of letter of guarantee based on credit line/on counter guarantee	0.30% pe quarter	Min. 100 LEI/25 EUR
	Maintenance of letter of guarantee based on collateral deposit	0.25% pe quarter	
	Increase of value/extension of validity	0.25%	Min. 100 LEI/25 EUR
	Amendment/Cancellation	150 LEI/30 EUR	
	Payment		

**LETTER OF CREDIT**

FOR EXPORT	Type of fee	Amount	Conditions
	Endorsement	0.10%	Min. 50 EUR
	Confirmation	0.25%	Min. 75 EUR
	Remittance	0.20%	Min. 50 EUR
	Amendment/Cancellation/Inquiry	25 EUR	
DE IMPORT	Type of fee	Amount	Conditions
	Maintenance of letter of credit based on credit line	0.35% per quarter	Min. 75 EUR
	Maintenance of letter of credit based on collateral deposit	0.15% per quarter	
	Increase of value/extension of validity	0.25%	Min. 30 EUR
	Amendment/Cancellation	30 EUR	
	Discrepancy	50 EUR	Pet document set
	Return of unsettled documents	25 EUR	
Payment	0.25%	Min. 50 EUR	

**INCASSO**

EXPORT	Type of fee	Amount	Conditions
	Reissuance	0.10%	Min. 30 EUR, max. 200 EUR
	Amendment/Cancellation/Request for unsettled documents/Inquiry	25 EUR	
IMPORT	Type of fee	Amount	Conditions
	Endorsement	0.10%	Min. 50 EUR, max. 200 EUR
	Cancellation/Return of unsettled documents	25 EUR	
	Modification	10 EUR	
	Payment	0.25%	Min. 50 EUR, max. 200 EUR

**CONDITIONED/DOCUMENTARY PAYMENT ORDER**

Type of fees	Amount	Conditions
Issuance of conditioned/documentary payment order	500 LEI	
Received payment order	500 LEI	
Changing/Cancelling/Investigating for received and issued conditioned payment order	25 EUR/ equivalent	

\*General Rules for Documentary Operations:

Fees of correspondent banks are not included;

SWIFT message fee for documentary operations is EUR 9/equivalent;

For services involving a courier charge, the fees are LEI 20 and for post mail and EUR 50 for urgent carrier (fee paid upon collection, VAT included);

For debit instruments collection services that implies courier taxes, commissions will be 15 lei/transport.

FEES RELATED TO LENDING ACTIVITY		
	Type of fee	Amount
LOANS RELATE FEES	Fee for Framework Contract	450 LEI/ 100 EUR
	Fee for changing the structure/ increasing of the limit/ changing of loan structure/monitoring	500 LEI
	Fee for use of funds monitoring	500 LEI*
ANNUAL CREDIT FILE ANALISYS	Potential exposure > 50.000 EUR	200 LEI**
	Potential exposure > 50.000 EUR and < EUR 250.000 /equivalent	450 – 1,000 LEI**
	Potential exposure > 250.000 și ≤ 1.500.000 EUR/ equivalent	600 - 2,000 LEI**
	Potential exposure > 1.500.000 EUR/ equivalent	2,000 LEI**
FUNDS MONITORING ACCOUNT	National interbank payments < 50.000 LEI	0.51 LEI/ payment
	National interbank payments > = 50.000 LEI / urgent payment	6 LEI/ payment
	International payments (RON, EUR) in UE <sup>1</sup> < 50.000 LEI, SHARE	0.51 LEI/ payment
	International payments (RON, EUR) in UE <sup>1</sup> >= 50.000 LEI, SHARE <sup>1</sup> for urgent payments the commission fee is 60 EUR	6 LEI/ payment
COLLATERAL VALUATION	Block or mansion apartment	550 LEI
	Land + household in residential area/Commercial space at block ground floor	825 LEI
	Land in urban area	990 LEI
	Land + building (commercial, offices), Scd < 1.000 sq.	1,320 LEI
	Land + building (commercial, offices), Scd = (1.000 – 2.000 sq.)	1,980 LEI
	Land in rural area ( < 20 HA)	1,100 LEI
	Land in rural area ( 20; 50 HA)	1,650 LEI
	Land in rural area ( 50 HA; 100 HA)	2,750 LEI
	Land in rural area ( > 100 HA)	4,400 LEI
	Agro – industrial constructions surface < 5.000 sq. and/or maximum 5 constructions	2,420 LEI
	Amplasamente agro-industriale cu suprafata > 5.000 mp si/sau mai mult de 5 constructii	2,420 – 6,600 LEI
	Hotels < 20 rooms	2,200 LEI
	Hotels 20-200 rooms	2,200 LEI + 30 LEI/room
	Hotels > 200 rooms	negotiable
	Specialized properties (commercial centers, malls, gas stations etc.)	3,300 LEI – 11,000 LEI
	Movable goods (equipment)***	660 LEI /item
	Movable goods – Vehicles**	550 LEI /item



	Stocks	1,320 LEI
	Technological lines	1,650 – 6,600 LEI
	Simplified reports movable goods without inspection from PCB database	330 LEI
	Portfolio reevaluation	50% from the full price
<b>AEGRM FEES</b>	Registration/Amendment/Closure	150 LEI

The price list is valid starting with 27.06.2022

\* The fee applies for all new working capital credit lines and increase of existing credit lines, except IMM INVEST/AGRO IMM INVEST and APIA

\*\* Applies to financial analysis for new potential exposures, renewals and limit increase

\*\*\*The fee for each supplementary movable goods in case of more movable goods with the same characteristics is 55 LEI