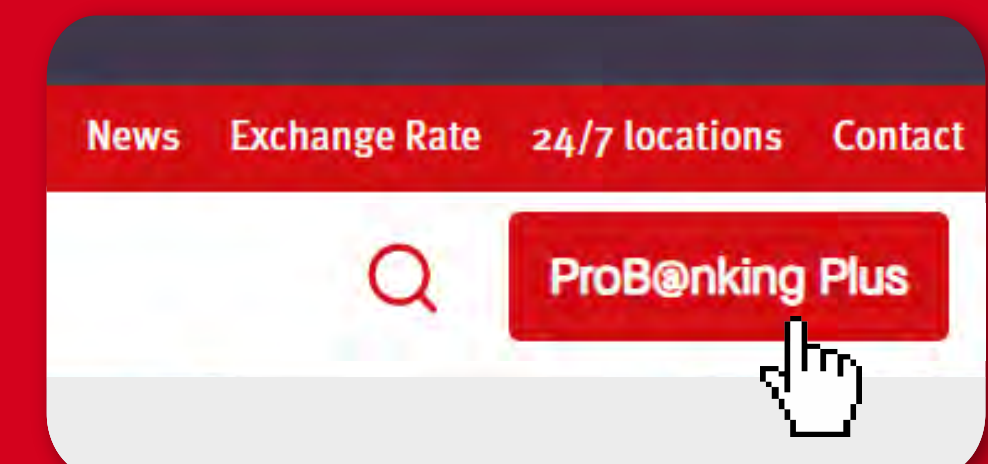
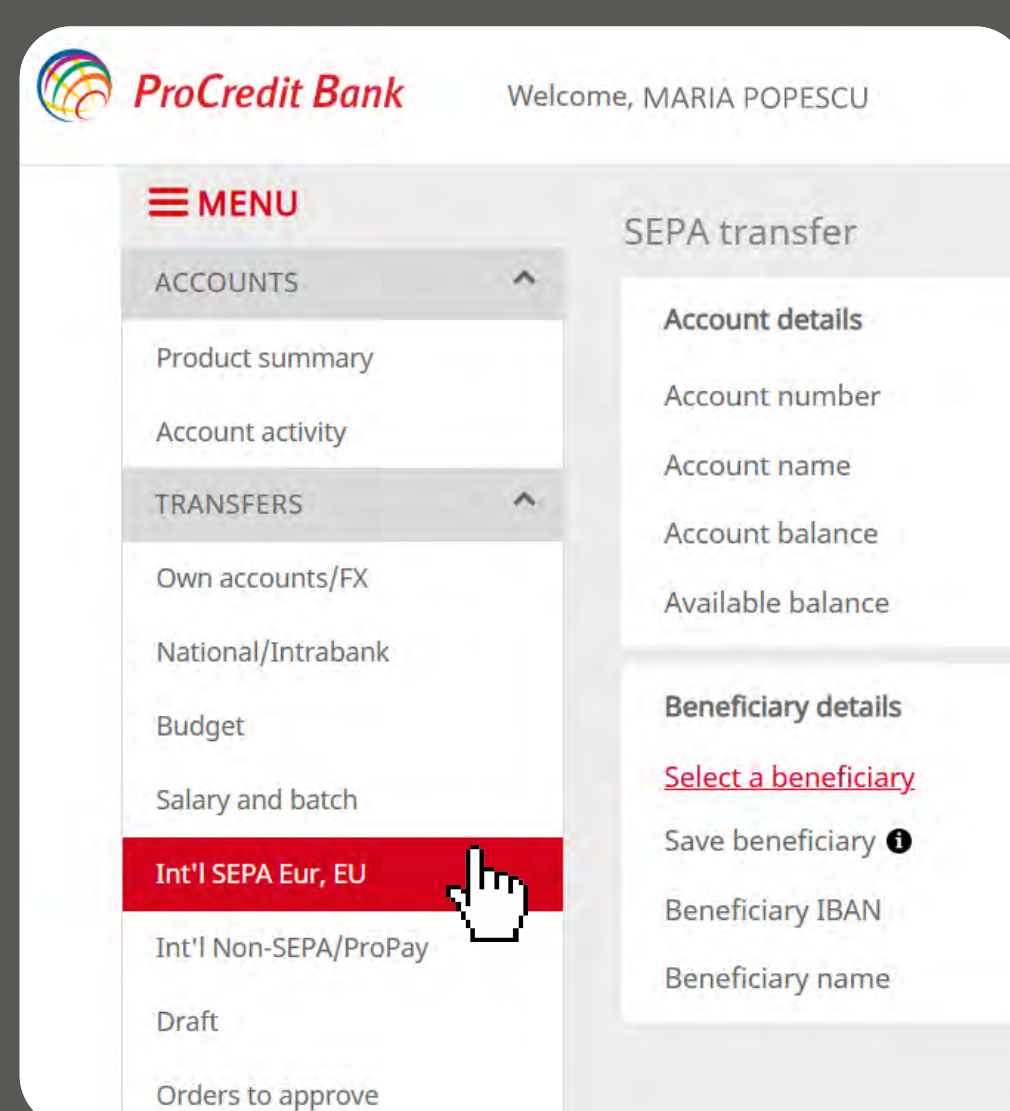


How to register an International Transfer using ProB@nking Plus



SEPA Transfer

Menu: Int'l SEPA Eur, UE

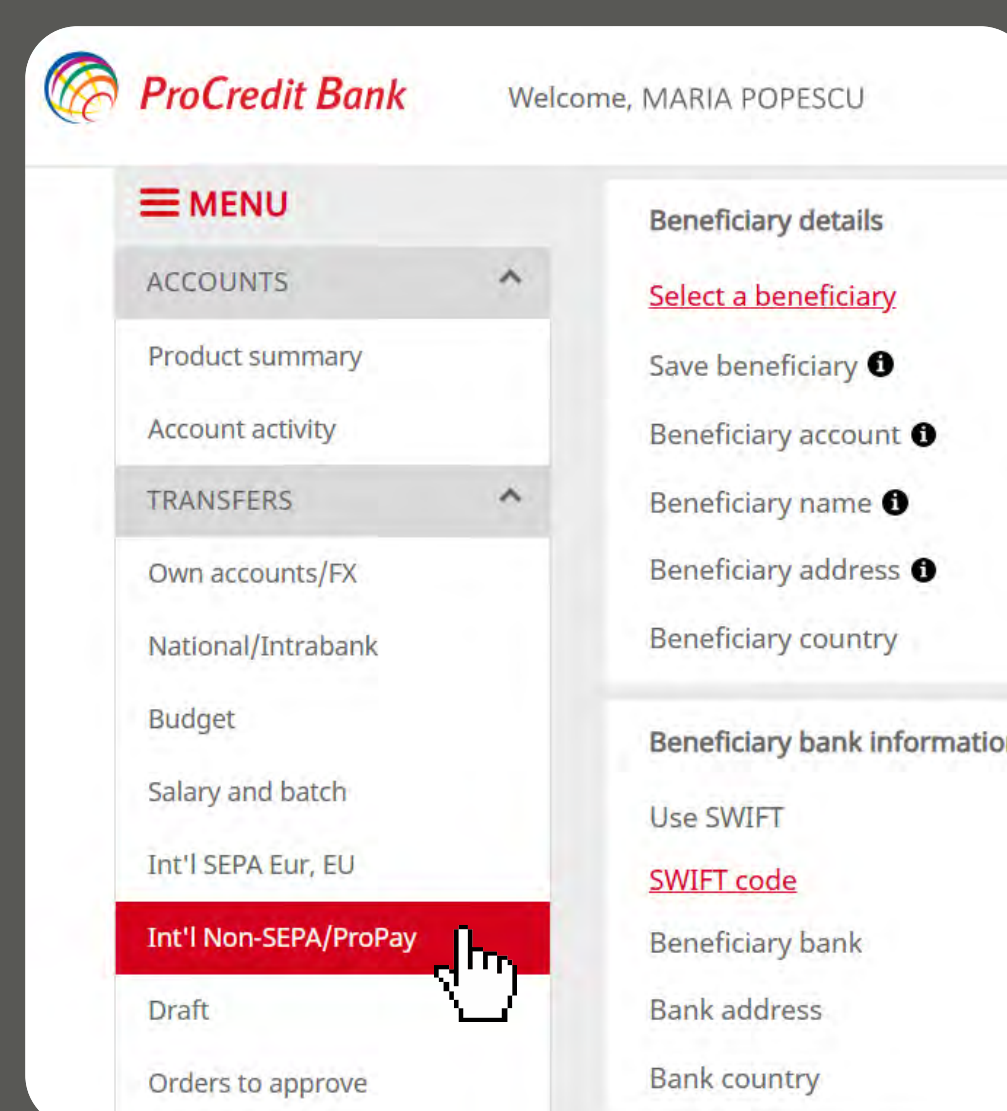


Characteristics

- Currency: EUR
- Processing type: Standard (non-urgent)
- Settlement time is a maximum of 2 banking days. If you want to make an urgent transfer, it must be initiated from the Non-SEPA menu.
- The payment will be subject to SHA commission (both the sender and the beneficiary cover the fees charged by their respective banks).
- The beneficiary's bank must be located in one of the 32 SEPA countries.

NON-SEPA Transfer

Menu: Int'l Non-SEPA/ProPay

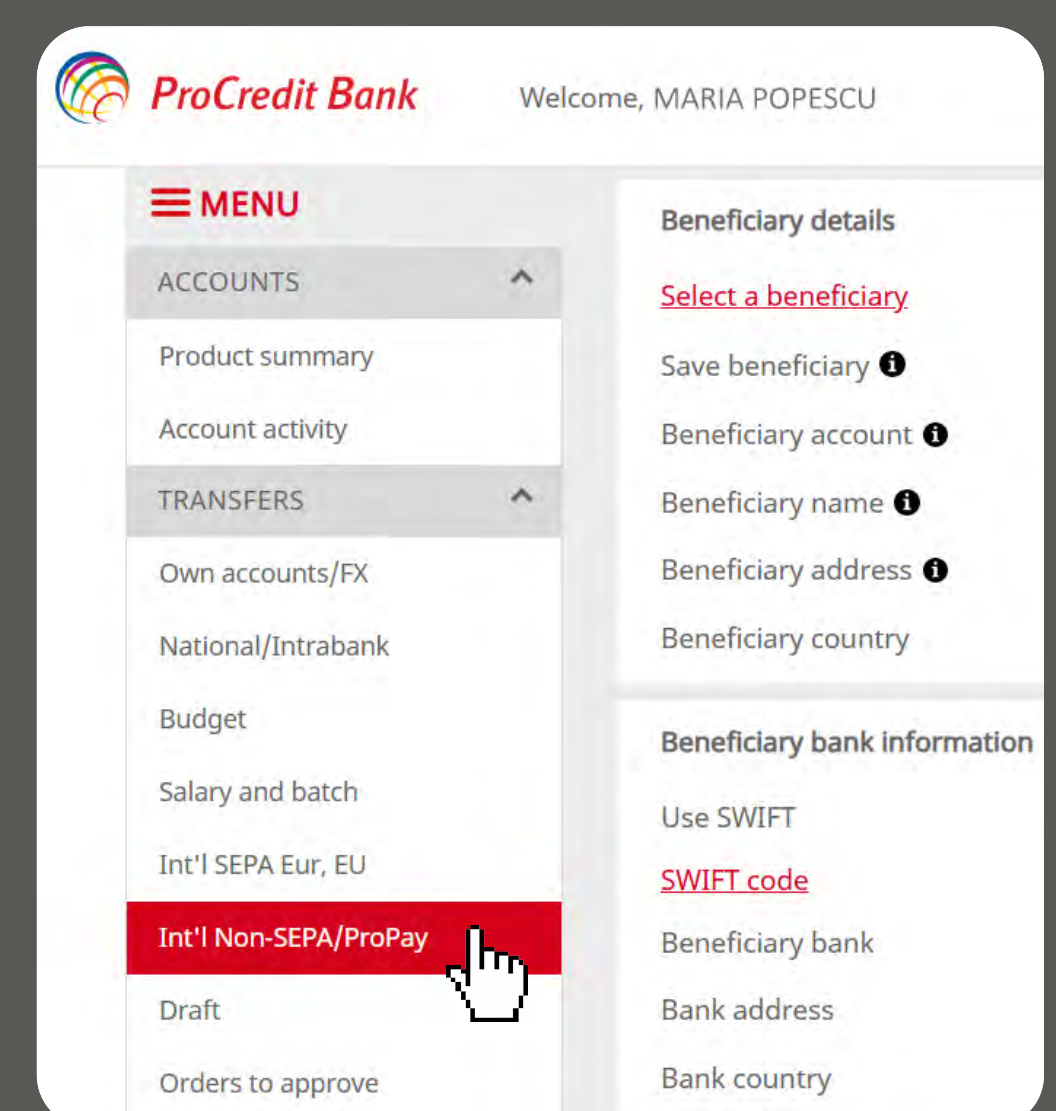


Characteristics

- Currency: EUR, RON, GBP, USD
- Any payment in EURO sent to a country *outside the SEPA geographical area*
- Any payment made in USD or GBP
- Regardless of currency or destination country, *any urgent transfer* is considered a NON-SEPA payment

ProPay Transfer

Menu: Int'l Non-SEPA/ProPay



Characteristics

- Currency: EUR, USD, RON
- The transfer is made to *clients of ProCredit Group banks* (Romania, Serbia, North Macedonia, Georgia, Bosnia and Herzegovina, Kosovo, Albania, Bulgaria, Moldova, Germany, Ukraine, Greece)

The SEPA area includes the European Union member states:

- Eurozone countries: Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia, Spain
- Non-Eurozone countries: Bulgaria, Croatia, Czech Republic, Denmark, Hungary, Lithuania, Poland, Romania, Sweden, United Kingdom,

In addition, SEPA includes: Iceland, Liechtenstein, Norway, Switzerland, Monaco, and San Marino.

It also includes the following territories, considered part of the European Union (Article 299 of the Treaty of Rome):
Martinique, Guadeloupe, French Guiana, Réunion, Gibraltar, Azores, Madeira, Canary Islands, Ceuta and Melilla, and the Åland Islands