

FEES AND COMMISSIONS FOR PRIVATE INDIVIDUALS
valid from 04.06.2020

FEES AND COMMISSIONS REGARDING THE BANKING PRODUCTS AND SERVICES PACKAGES

Digital Channels Packages

Commission type	MY Liber*	MY Relaxat*	MY Depozit¹
Packages opening	ZERO	ZERO	ZERO
Package closure	ZERO	ZERO	ZERO
Package administration			
Without monthly income cashing²	35 lei/ month	15 lei/ month	ZERO/ 6 lei/ month/ current account part of the package ⁴
Age ≤ 25 years or ≥ 65 years	35 lei/ month	15 lei/ month	
With monthly income cashing²	ZERO	ZERO	
Owning resources in First Bank of at least 90,000 lei, equivalent in foreign currency³	ZERO	15 lei/ month	
Products and services included	MY Liber	MY Relaxat	MY Depozit
Current account LEI	√	√	√ (mandatory, if RON is the currency of the deposit / deposits)
Current account EUR/USD/CHF/GBP	√ (optional)	-	√ (mandatory, if EUR/USD is the currency of the deposit / deposits)
Debit card (LEI)	√ Visa Platinum	√ Visa Shop&Cash	-
Internet & Mobile Banking	√	√	√ (optional)
Overdraft	√ (optional)	√ (optional)	-
Credit card	√ Visa Exclusive Gold (optional)	-	-
Term Deposits RON/EUR/USD	-	-	√ (mandatory at least 1)
Free monthly transactions	MY Liber	MY Relaxat	MY Depozit
from bank's ATM - FIRST BANK ATM	√ unlimited	√ unlimited	-
from other banks ATM – National ATM	√ unlimited	√ unlimited	-
from other banks ATM – International ATM	√ unlimited	-	-
FIRST BANK POS	√ unlimited	-	-
National POS	√ unlimited	-	-
International POS	√ unlimited	-	-
Internet & Mobile Banking interbank payments in lei			

amounts < 5.000 LEI	√ unlimited ⁵	√ unlimited ⁶	-
amounts ≥ 5.000 lei < 50.000 lei	√ unlimited ⁵	-	-
Bonus advantages	MY Liber	MY Relaxat	MY Depozit
Cashback National & International POS	√ 0.10% / transaction	-	-
Bucharest, Timisoara and Cluj Airport Lounge Access for Visa Platinum cardholders who can be accompanied by a guest as well as other national and international privileges offered by VISA ⁷	√	-	-

* Available on sale only through Internet & Mobile application. Packages included push notification directly from Internet & Mobile application.

¹The MY Depozit package can be purchased exclusively through the First Videobank Platform starting with 20.06.2019 and is addressed only to new customers on boarded through First Videobank Platform.

²The administration fee is charged monthly at package anniversary date. For the MY Liber, MY Relaxat and MY Practic packages the fee is 0 (ZERO) lei / month, provided that monthly aggregated incomes of minimum: (a) 4.500 lei / month for MY Liber; (b) 2.000 lei / month for MY Relaxat; (c) 500 lei / month for MY Practic are cashed in the accounts opened with the Bank, during the entire calendar month preceding the month of the anniversary package date. The amounts from credit products granted by the Bank, matured deposits and transfers from own accounts / First Bank accounts where the client is an authorized user will not be taken into consideration for the minimum monthly income threshold.

³ For the MY Liber package, the monthly administration fee is 0 (ZERO) lei / month if the average balance of all the accounts that the client holds the title (current accounts, savings accounts, term deposits) for the previous 3 months, is at least 90,000 lei, equivalent in foreign currency; Criteria applicable starting with 01.07.2019

⁴ The current accounts included in the MY Depozit are charged with the standard current account administration fee only if the Client does not have any deposit in that currency, otherwise the commission is 0 (ZERO). Up to 3 current accounts accepted in MY Depozit, in different currencies: RON, EUR, USD

⁵Transfond commission (0.51 lei) included

⁶Transfond fee (0.51 lei) not included

⁷ The full list of privileges offered by Visa to Visa Platinum cardholders can be accessed at <https://www.visa.ro/premium/>

Packages through branches

Commission type	MY Liber*	MY Relaxat*	MY Practic*	MY Simplu
Packages opening	ZERO	ZERO	ZERO	ZERO
Package closure	ZERO	ZERO	ZERO	ZERO
Package administration				
Without monthly income cashing ¹	35 lei/ month	15 lei/ month	10 lei/ month	6 lei/ month
Age ≤ 25 years or ≥ 65 years	35 lei/ month	15 lei/ month	ZERO	
With monthly income cashing ¹	ZERO	ZERO	ZERO	
Owning resources in First Bank of at least 90,000 lei,	ZERO	15 lei/ month	10 lei/ month	

equivalent in foreign currency ²				
Products and services included	MY Liber	MY Relaxat	MY Practic	MY Simplu
Current account LEI	√	√	√	√
Current account EUR/USD/CHF/GBP	√ (optional)	-	-	-
Debit card (LEI)	√ Visa Platinum	√ Visa Shop&Cash	√ Visa Shop&Cash	√ Visa Shop&Cash
SMS Alerts ³ (applicable only for lei account)	√	√	√	-
Internet & Mobile Banking	√	√	√ (optional)	√ (optional)
Overdraft	√ (optional)	√ (optional)	√ (optional)	√ (optional)
Credit card	√ Visa Exclusive Gold (optional)	-	-	-
Term Deposits RON/EUR/USD	-	-	-	-
Free monthly transactions	MY Liber	MY Relaxat	MY Practic	MY Simplu
Cash withdrawals				
from bank's ATM - FIRST BANK ATM	√ unlimited	√ unlimited	√ unlimited	-
from other banks ATM – National ATM	√ unlimited	√ unlimited	√ first 2 monthly withdrawals	-
from other banks ATM – International ATM	√ unlimited	-	-	-
FIRST BANK POS	√ unlimited	-	-	-
National POS	√ unlimited	-	-	-
International POS	√ unlimited	-	-	-
Internet & Mobile Banking interbank payments in lei				
amounts < 5.000 LEI	√ unlimited ⁴	√ unlimited ⁵	-	-
amounts ≥ 5.000 lei si < 50.000 lei	√ unlimited ⁴	-	-	-
Bonus advantages	MY Liber	MY Relaxat	MY Practic	
Cashback National& International POS	√ 0.10% / transaction	-	-	-
Bucharest, Timisoara and Cluj Airport Lounge Access for Visa Platinum cardholders who can be accompanied by a guest as well as other national and international privileges offered by VISA ⁶	√	-	-	-
				-

* Available on sale also through the First Videobank Platform;

¹The administration fee is charged monthly at package anniversary date. For the MY Liber, MY Relaxat and MY Practic packages the fee is 0 (ZERO) lei / month, provided that monthly aggregated incomes of minimum: (a) 4.500 lei / month for MY Liber; (b) 2.000 lei/ month for MY Relaxat; (c) 500 lei / month for MY Practic are cashed in the

accounts opened with the Bank, during the entire calendar month preceding the month of the anniversary package date. The amounts from credit products granted by the Bank, matured deposits and transfers from own accounts / First Bank accounts where the client is an authorized user will not be taken into consideration for the minimum monthly income threshold.

² For the MY Liber package, the monthly administration fee is 0 (ZERO) lei / month if the average balance of all the accounts that the client holds the title (current accounts, savings accounts, term deposits) for the previous 3 months , is at least 90,000 lei, equivalent in foreign currency; Criteria applicable starting with 01.07.2019

³ In monthly subscription are included 25 free SMS messages (applicable only for lei account). Exceeding the 25 SMS messages limit will be charged according to FEES AND COMMISSIONS REGARDING "ALERTE SMS" SERVICE section.

⁴Transfond commission (0.51 lei) included

⁵Transfond fee (0.51 lei) not included

⁶ The full list of privileges offered by Visa to Visa Platinum cardholders can be accessed at <https://www.visa.ro/premium/>

FEES AND COMMISSIONS REGARDING THE BANKING PRODUCTS AND SERVICES PACKAGES -removed from the Bank's offer-

Package closure /maintenance	In echilibru	Mereu inainte	Doar oportunitati	Peste asteptari
Package closure	ZERO	ZERO	ZERO	100 lei*
Package administration	3.5 lei/ month	4.5 lei/ month	7 lei/ month	15 lei/ month

*applicable to packages closed earlier than 12 months from their opening date

Package closure /maintenance	Respect pentru pensionari (cashing-in the pension in FIRST Bank account)	Pensionari (without cashing-in the pension in FIRST Bank account)	\$tudent	\$tudent Basic
Package closure	ZERO	ZERO	ZERO	ZERO
Package administration	1 lei/ month	2 lei/ month	1 lei/ month	0 lei/ month

FEES AND COMMISSIONS REGARDING ACCOUNT SERVICES AND SAVINGS ACCOUNTS/ PLANS

All the fees and commissions will be charged in the currency of the respective transaction. For commissions/ fees in equivalent, their value will be established using the exchange rate of the Bank, if not otherwise specified in the respective section.

1. CURRENT ACCOUNTS

Commission type	LEI	FCY ¹⁾
Account opening/closure/maintenance		
Account opening/ closure (at client's request)	ZERO	ZERO
Current account maintenance*	6 lei/ month/ account	equivalent in the currency of the
Other fees		
Escrow account	100 lei	equivalent in the currency of the

* a) not applicable to accounts for social allowances, pensions or to clients that have only a credit card product and a current account or to clients who request a loan with loan administration fee and use the current account exclusively for paying the monthly installments or to clients that have "Plan de viitor" savings plans.

b) not applicable for LEI current account, part of the income cashing offer – Salary card - removed from the bank's offer starting on 05.11.2018

2. SAVING ACCOUNTS

Commission type	LEI	FCY ¹⁾
Savings account opening/closure/maintenance		
Savings account opening/ closure	ZERO	ZERO
Savings account maintenance	2,5 lei/ month/ account	equivalent in the currency of the

3. "PLAN DE VIITOR" SAVINGS PLANS

Commission type	LEI	FCY ¹⁾
Savings plan opening/closure/ maintenance		
Savings plan opening	ZERO	ZERO
Savings plan maintenance	ZERO	ZERO
Saving plan closure *	10 lei	equivalent in the currency of the

* applicable to savings plans closed before the maturity date (until the 18th birthday of the child –account owner)

4. "BONUS 12+" SAVINGS PLANS*

Commission type	LEI	FCY ¹⁾
Savings plan maintenance		
Savings plan maintenance **	2 lei/ month/ account	equivalent in the currency of the savings plan

* removed from the Bank's offer

** not applicable to savings plans included into a products and services' package for individuals

5. CASH SERVICES

Commission type	LEI	FCY ²⁾
Deposit/ Withdrawal		
Cash deposit in customer's account/ Cash deposit in another First Bank account		
Banknotes	ZERO	ZERO
Coins*	0.30 lei/ coin, min. 10 lei	Zero (accepted only for debt payment to the bank)
Exchange coins in banknotes	0.30 lei/ coin	-
Cash withdrawal from bank's counter **	1% min. 10 lei	1% min 5 EUR
Cash withdrawal of unscheduled amounts higher than 5.000 EUR or equivalent***	1.50%	1.50%
Fee for non-compliance of the scheduled cash withdrawal****	0.50%	0.50%

* not applicable if the deposit represents a debt to the bank a (e.g. loan payment, fees, etc.)

** a) the commission does not apply to standard term deposits (according to the FIRST Bank Offer of savings instruments) and to "Plan de viitor" savings plans for:

- withdrawals less than 5.000 EUR or eq. performed on the maturity date and in the currency of the deposit/ "Plan de viitor" savings plans;

- withdrawals higher than 5.000 EUR or eq. performed on any of the next 2 days after the maturity date with prior notice made on the maturity date and in the currency of the deposit/ "Plan de viitor" savings plans.

b) the commission applies to standard term deposits for withdrawals higher than 5.000 EUR or eq. performed on the maturity date, in the currency of the deposit and without 2 day-prior notice for deposits and 5 day-prior notice for "Plan de viitor" savings plans;

c) the commission does not apply to amounts withdrawn from the new granted loans;

d) for withdrawals performed from Cash Manager current account will apply a discount of 50%

***a) the maximum amount that can be withdrawn without appointment is 5.000 EUR or equivalent;

b) the appointment must be done at least 2 days before;

c) the commission does not apply to amounts withdrawn from the new granted loans and from standard term deposits on the maturity date.

****except for amounts resulting from deposits and loans

6. PAYMENT SERVICES

Commission type	LEI	
Intrabank transactions		
Incoming	FIRST Bank branches	winbank
Outgoing*	ZERO	-
	10 lei	ZERO
Interbank transactions		
Incoming	ZERO	-

Outgoing (Transfond commission is applied) **	9 lei +0.51 lei	amounts < 50.000 lei	4 lei + 0.51 lei	amounts < 50.000 lei
	14 lei + 6 lei	amounts ≥ 50.000 lei	4 lei + 6 lei	amounts ≥ 50.000 lei
	14 lei + 6 lei	urgent payments	7 lei + 6 lei	urgent payments

Commission type EUR¹⁾

Intrabank transactions	FIRST Bank branches		winbank	
Incoming	ZERO		-	
Outgoing*	2 EURO		ZERO	
Interbank transactions in EURO to countries in the European Economic Area***				
Incoming	ZERO		-	
Outgoing**	9.51 lei	amounts < 50.000 lei	4.51 lei	amounts < 50.000 lei
	20 lei	amounts ≥ 50.000 lei	10 lei	amounts ≥ 50.000 lei
	20 lei	urgent payments	13 lei	urgent payments

Commission Type FCY¹⁾

Intrabank transactions	FIRST Bank branches		winbank	
Incoming	ZERO		-	
Outgoing *	2 EUR		ZERO	
Interbank transactions				
Incoming	ZERO		-	
Outgoing ***	standard fee	0.20% min.25 EUR max.1.000 EUR	spot	0.12% min. 15 EUR max. 800 EUR
	urgent	standard fee+ 50 EUR	urgent	0.14% min. 15 EUR max. 800 EUR
Additional commission for payment type "OUR" (above the standard commission)	amounts < 2.500 EUR		10 EUR	amounts < 2.500 EUR
	amounts ≥ 2.500 and < 12.500 EUR		15 EUR	amounts ≥ 2.500 and < 12.500 EUR
	amounts ≥ 12.500 and < 50.000 EUR		50 EUR	amounts ≥ 12.500 and < 50.000 EUR
	amounts ≥ 50.000 EUR		80 EUR	amounts ≥ 50.000 EUR

Commission type

LEI

FCY¹⁾

Other fees – non cash				
Payment order related to garnishment	5 lei + standard fee		-	
Refusal of an incoming payment	20 lei		ZERO	
Incoming "OUR" (fee charged to the payer)	-		0.10%min.15 EUR max.100 EUR	
Incoming payment in FCY in favor of the clients of the bank	-		amounts< 10.000 EUR	30 EUR
			amounts ≥ 10.000 EUR	50 EUR
Investigations related to incomplete/ unclear incoming payments	-		35 EUR	
Cancel payment at client's request before transmission (at branch and winbank)	100 lei		20 EUR	
Cancel payment at client's request after transmission (at branch and winbank)	100 lei		100 EUR	

Change value date at client request after payment transmission	-	100 EUR
Change payment details before payment execution	5 lei	5 EUR
Change payment details after payment execution	8 lei	10 EUR
Investigations for transactions up to 60 days (at branch and winbank)	10 lei	35 EUR
Investigations for transactions older than 60 days (at branch and winbank)	30 lei	50 EUR
Conditional payment order (available only at bank's counter)		
Issuing conditional payment order by issued FIRST Bank (except refinancing of loans –zero commissions and fees)****	0.10 %, min. 150 lei, max. 2500 lei	0.10 %, min. 30 EUR, max. 500 EUR
Amendment/Cancellation of conditional payment order issued by FIRST Bank****	125 lei	25 EUR
Advising of conditional payment orders received by other banks ****	0.20%, min. 250 lei max. 2500 lei	0.20%, min. 50 EUR, max.500 EUR
Amendment/Cancellation of conditional payment order received from other banks	125 lei	25 EUR
Swift charges for conditional payment orders	50 lei/message	10 EUR/message
Investigations for conditional payment orders	125 lei	25 EUR

* a) will not be applied for scheduled payments done through Standing Order

b) will be applied to payments between own accounts

** will not be applied to payments for refinancing of loans

*** a) will not be applied to payments for refinancing of loans

b) foreign currency payments to countries in the European Economic Area in EUR and / or Member State currencies are made exclusively with SHA transfer fee

Countries in the European Economic Area: Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Great Britain, Norway, Netherlands, Poland, Portugal, Republic of Czech Republic, Romania, Slovakia, Slovenia, Spain, Sweden, Hungary.

Currencies in the European Economic Area used in PBR: Swiss franc (CHF), British pound (GBP), Norwegian crown (NOK), Polish zloty (PLN), leu (RON), Swedish crown (SEK), Hungarian forint (HUF), Bulgarian leva (BGN), euro (EUR)

**** in case of amount increase will be applicable the same commission as at issuing

7. OTHER FEES

Commission type

LEI

FCY¹⁾

Account statement	LEI	FCY ¹⁾
Account statement of the previous calendar month (once per month)	ZERO	ZERO
Account statement issued at more than 2 months and up to 6 months from the account statement date	3 lei/ monthly account statement	FCY eq./ monthly account statement
Retrospective account statement (older than 6 months)	5 lei/ monthly account statement	FCY eq./ monthly account statement
Other fees		

Notifications of any type attached to accounts freezing, debit balances, deposits of social capital, other than those mentioned in particular in the Fees and Commissions*	5 lei/ item + post charges (if need be)	FCY eq.
Visa letters for embassies, letters for auditors	100 lei/ item + post charges (if need be)	FCY eq.
Client history reference letter	150 lei	FCY eq.
Request for archived documents	50 lei/ document	FCY eq.
Addition/ Modification/ Removal of empowered persons after the account was opened	5 lei	FCY eq.
SWIFT fee**1)	lei equivalent	10 EUR
Copy of Swift/ SEPA message	ZERO	5 EUR

* will not be applied for issuing the notification "Debtor of the mortgaged debt"

** charged for:

- investigations, payments outside European Union, payments within European Union in a currency different than EUR or the currency of the country of destination for transactions performed both at FIRST Bank branches and through winbank
- postal fees will be charged separately from the Bank's taxes and commissions

8. FEES AND COMMISSIONS REGARDING PAYMENT ACCOUNTS WITH BASIC SERVICES

Commission type	Payment account with basic services *	Payment account with basic services – financially vulnerable clients **
Opening	ZERO	ZERO
Closure	ZERO	ZERO
Administration	7 lei / month	ZERO
Products and services included		
LEI Current account	√	√
Cash withdrawal	ZERO	ZERO
Cash deposit- banknotes	ZERO	ZERO
Cash deposit- coins	Standard fee according to 6.CASH SERVICES	ZERO
Intrabank payments	Standard fee according to 7.PAYMENT SERVICES	ZERO
Interbank payments	Standard fee according to 7.PAYMENT SERVICES	ZERO
Visa Shop&Cash debit card	√	√
Cash withdrawal ATM&POS FIRST BANK	ZERO	ZERO
Cash withdrawal National ATM&POS	ZERO	ZERO
Cash withdrawal International ATM&POS	ZERO	ZERO
winbank	√	√
Intrabank payments	Standard fee according to 7.PAYMENT SERVICES	ZERO
Interbank payments	Standard fee according to 7.PAYMENT SERVICES	ZERO

Direct Debit	-	√
Intrabank payments	According to FEES AND COMMISSIONS REGARDING DIRECT DEBIT	ZERO
Interbank payments	According to FEES AND COMMISSIONS REGARDING DIRECT DEBIT	ZERO
Standing Order	-	√
Intrabank standing order payments	Standard fee according to 7.PAYMENT SERVICES	ZERO

* Affordable to legally resident EU citizens who do not hold at the time of request any other account with any other credit institution in Romania

** Affordable to legally resident EU citizens who do not hold at the time of request any other account with any other credit institution in Romania, whose monthly income does not exceed the equivalent of 60% of the gross average earnings per economy foreseen in the last the macroeconomic prognosis or the autumn prognosis published by the National Prognosis Commission for the following year, or whose income in the last 6 months does not exceed the equivalent of 60% of the gross average earnings per economy (for the year 2019, 2,880 gross RON).

EU legal resident = a natural person who is entitled to reside in a Member State under European Union or national law, including non-resident consumers and asylum seekers under the Geneva Convention of 28 July 1951 on the Status of Refugees, the Protocol to this on January 31, 1967 and other relevant international treaties to which Romania is a party.

FEES AND COMMISSIONS REGARDING TELEBANK AND INFOBANK SERVICES

Commission type	
Transactions through Call Center (Telebank)*	1 RON or equivalent per transaction
Request for the Telebank/ Infobank reactivation	5 RON or equivalent per event
Modification of Telebank code	5 RON or equivalent per event
Modification of Infobank code/email address/frequency/type of requested information	5 RON or equivalent per event

*excepted from charging commission the term deposit related transactions

FEES AN COMMISSIONS REGARDING WINBANK

Commission type	
Administration - Monthly fee	ZERO

FEES AND COMMISSIONS REGARDING "ALERTE SMS" SERVICE

Commission type	LEI	FCY ¹⁾
	Opening	ZERO
Monthly administration of subscription (includes 25 free SMS messages)	4 lei/ month	equivalent in the currency of the account**
Modification	1 leu	equivalent in the currency of the account**
Exceeding the 25 SMS messages limit	0.50 lei/ SMS	equivalent in the currency of the account**
Closure	ZERO	ZERO

FEES AND COMMISSIONS REGARDING DEBIT CARDS – INDIVIDUALS

Commission type	VISA SHOP&CASH	VISA PLATINUM	
	LEI	LEI	EUR
Maintaining the debit card - Annual fee	ZERO	100 lei	25 EUR
Cash withdrawal – FIRST BANK ATM*	0.20%**	0.20%	0.20%
Cash withdrawal - National ATM*	0.50% + 2.5 lei***	0.50% + 2.5 lei	0.50% + 0.7 EUR
Cash withdrawal - International ATM*	0.50% + 2.5 lei	0.50% + 2.5 lei	0.50% + 0.7 EUR
Cash withdrawal - FIRST BANK POS*	0.20%****	0.20%	0.20%
Cash withdrawal - National POS*	0.50% + 2.5 lei*****	0.50% + 2.5 lei	0.50% + 0.7 EUR
Cash withdrawal - International POS*	0.50% + 2.5 lei	0.50% + 2.5 lei	0.50% + 0.7 EUR
Purchases – National/ International	ZERO	ZERO	ZERO
Providing (Issuing) a debit card - Card issuance fee	ZERO	ZERO	ZERO
Quasi-Cash transaction fee	1.5% + 2.5 lei	1.5% + 2.5 lei	1.5% min 1 EUR
Additional debit card providing (issuing) fee	10 lei	10 lei	2.5 EUR
Card renewal fee	ZERO	ZERO	ZERO
Blocking / Unblocking lost / stolen card	ZERO	ZERO	ZERO
Balance inquiry ATM/ POS	ZERO	ZERO	ZERO
Unjustified chargeback	10 lei	10 lei	2.5 EUR
Mini statement at FIRST Bank ATMs	ZERO	ZERO	ZERO
Change PIN at ATM	ZERO	ZERO	ZERO
Card and PIN reissue fee (lost, stolen, damaged, personal reasons)	ZERO	ZERO	ZERO
Card closing fee	ZERO	ZERO	ZERO
Reset PIN trials to 0	ZERO	ZERO	ZERO

* doesn't apply to debit cards that access a current account with overdraft granted starting with 21.06.2010

**a) 0% if the card is linked to an account for receiving pension, social allowances or, if the case, salaries, for offers accessed until 05.11.2018

b) 0% if the debit card is part of the income cashing offer – Salary card - removed from the bank's offer starting on 05.11.2018

*** 0% for the first 2 monthly withdrawals and then 0.5%+2.5 lei, for payroll clients with at least 2.000 lei incomes, if the debit card is attached to an account part of the payroll offer - "Card de salariu" - removed from the Bank's offer starting with 05.11.2018

**** a) 0.1% if the card is part of MY Practic package or for payroll clients with at least 2.000 lei incomes, if the debit card is attached to an account part of the payroll offer - "Card de salariu" - removed from the Bank's offer starting with 05.11.2018

b) 0% for payroll clients with less than 2.000 lei incomes, if the debit card is attached to an account part of the payroll offer - "Card de salariu" - removed from the Bank's offer starting with 05.11.2018

***** 0.5%+2.5 lei, if the debit card is part of MY Practic package or is attached to an account part of the payroll offer - "Card de salariu" - removed from the Bank's offer starting with 05.11.2018

FEES AND COMMISSIONS PREPAID CARDS

Comission type	PREPAID	PREPAID GIFT
	LEI	LEI
Joining Fee and first card feed	15 lei	10 lei
Annual fee	ZERO	ZERO
Reload fee through FIRST BANK branches/winbank	5 lei / ZERO	N/A
Download commission - winbank	ZERO	N/A

Cash withdrawal fee ATM/ POS / FIRST BANK branch/ ransom tax in FIRST BANK branch (available also for Prepaid Gift)	20 lei	N/A /20 lei
Cash withdrawal national ATM / POS	1.3%	N/A
Cash withdrawal international ATM /POS	1.3%	N/A
Balance Inquiry ATM FIRST BANK	ZERO	ZERO
Purchase at FIRST BANK / national/international POS	ZERO	ZERO
Card cancellation	ZERO	ZERO
Transaction's history in winbank / printing on-request in FIRST BANK branch	ZERO	ZERO
PIN change	ZERO	N/A

Limit type	PREPAID	PREPAID GIFT
Maximum limit for load / reload card / maximum available amount per card / maximum available amount for purchases / ATM or POS cash withdrawal / day / card	up to 50,000 lei (including fees and commissions)	up to 5,000 lei (including fees and commissions)
Minimum card load / reload	100 lei	100 lei/ N/A

FEES AND COMMISSIONS REGARDING CREDIT CARDS

Commission	FRANKLIN	VISA EXCLUSIVE GOLD
Credit card providing (issuance) fee	ZERO*	ZERO
Add-on credit card issuance fee	ZERO*	ZERO
Credit card administration fee	40 lei (from the 2 nd year)	150 lei**
Credit card administration fee (add-on card)	40 lei (from the 2 nd year)	100 lei**
Fee for card reissuance (stolen/ lost/ damaged)	ZERO	ZERO
Renewal fee (upon expiration)	ZERO	ZERO
Reissue PIN	ZERO	ZERO
ATM/POS Services (national & international)	ZERO	ZERO
Transactions at merchants- National /International	ZERO	ZERO
Blocking / Unblocking credit card	ZERO	ZERO
Commission for unjustified appeal for national/ international transaction	10 lei	10 lei
Fee for statements via Posta Romana/Email	ZERO	ZERO
Balance inquiry - ATM	0.4 lei	0.4 lei
Late payment of the minimum amount	15%	15%
Unauthorized limit	5%	5%
Credit assessment fee	ZERO	ZERO
CRB interrogation fee	ZERO	ZERO
Monthly insurance fee	0.35%	0.35%
SMS / Email Alerts monthly fee	5 lei	ZERO

*The issuance fee for principal/add-on card is 10 lei if the insurance against accidental death or illness and involuntary job loss or temporary total disability it's not included.

** 0 lei if the card is part of MY Liber package

FEES AND COMMISSIONS REGARDING DIRECT DEBIT

Commission type	Commission
Service activation	ZERO

Intrabank direct debit payment	ZERO
Interbank direct debit payment	2 lei
Payment refusal	1 leu
Mandate modification/ cancelation	ZERO

FEES AND COMMISSIONS REGARDING STANDING ORDER

Commission type	Commission
Standing order service activation*	1 LEI/ 0.5 other currency
Mandate modification	1 LEI/ 0.5 other currency
Payment refusal	1 LEI/ 0.5 other currency

* not applicable for mandates regarding the transfers between the Payer's account and "Planul de viitor" savings plan of his/her child.

FEES AND COMMISSIONS REGARDING OTHER SERVICES OF THE BANK

Commission type	Commission	
Processing cash service	individually established	
Commission for the appraisal of goods proposed as guarantee	individually established	
Safe box (rental should be of minimum 3 months)*	small box	15 EUR + VAT/ month
	Medium box	20 EUR + VAT/ month
	big box	30 EUR + VAT/ month
Replacement of the safe box key	50 EUR or equivalent	
CIP, CRB and Credit Bureau info, upon client's request	15 RON or equivalent	
Request of agreement to charge with encumbrances in order to setting-up a subsequent rank mortgage	30 EUR or equivalent	
Request of agreement for alienation	30 EUR or equivalent	
Request of agreement for the dismemberment of a property	30 EUR or equivalent	
Request of agreement for property annexation	30 EUR or equivalent	
Request of agreement for the demolition of a property	30 EUR or equivalent	
Request of agreement for the adjusting/restructuring/extension of a property	30 EUR or equivalent	
Request of agreement for attaining the cadastral documentation	30 EUR or equivalent	
Request of construction agreement on mortgaged land	30 EUR or equivalent	
Request of rental/ subletting/ bailment agreement of the building brought as guarantee	30 EUR or equivalent	
Request of agreement for establishing a company's headquarters to the address of the building brought as guarantee	30 EUR or equivalent	
Request of agreement for connecting utilities	30 EUR or equivalent	
Request of agreement for advertising user location	30 EUR or equivalent	
Request of agreement superficies law	30 EUR or equivalent	
Request of agreement for failure road easement	30 EUR or equivalent	

* The commission will be paid in RON at the NBR exchange rate valid on the respective date

FEES COLLECTED BY THE BANK FOR THIRD PARTIES

Commission type

Postal fees	Weight levels	Without confirmation receipt	With confirmation receipt
Internal correspondence dispatches	0 – 1000 gr	5 lei*	10 lei
International correspondence dispatches	0 – 500 gr	16 lei	35 lei
	501 – 1000 gr	25 lei	50 lei
External consultancy for documents based on foreign legislation	The level of the cost depends on the cost requested by provider		
Notary fees for releasing mortgages	Bucharest: 100 RON + VAT	The rest of the country: 55 RON + VAT	

*not applicable for sending the correspondence to inform the Payers / Beneficiaries in the process of changing the payment accounts, when the Bank is the recipient payment service provider (PSP Recipient)

The Bank may not be kept responsible for any modifications of the costs/ postal fees or notary fees for releasing the mortgages registered with the Land Registry and it is not obliged to inform the clients in this respect.

FEES AND COMMISSIONS REGARDING ELECTRONIC PLATFORM FOR TRANSACTIONS (FB e-Trading)

Commission type	
Monthly fee for using FB e-Trading- Demo version	20 lei
Monthly fee for using FB e-Trading- Live version	10 lei

FEES AND COMMISSIONS REGARDING BANK GUARANTEES
Commission type
LEI
FCY¹⁾

Issued L/G	LEI	FCY ¹⁾
Issuing/Increase/Extension (for L/G issued with cash collateral)	0.25% min 150 lei per quarter/ fraction	0.25% min. 75 EUR per quarter/ fraction
Issuing/Increase/Extension (for L/G issued with credit facility)	unavailable to individuals	unavailable to individuals
Other amendments (other than increase/extension)	70 lei	35 EUR
Call under guarantee issued by FIRST Bank in foreign currencies	LEI equivalent	0.15% min 80 EUR max 1.000 EUR
Call under guarantee issued by FIRST Bank in domestic currency	0.15% min 200 lei	-
Cancellation	100 lei	30 EUR
Local courier (in Romania)	50 lei	10 EUR
International courier	250 lei	50 EUR
Swift charge	50 lei	10 EUR
Investigations (including swift charge)	125 lei	25 EUR

Commission type
LEI
FCY¹⁾

Received L/G	LEI	FCY ¹⁾
Advising Extension/increase/ other amendments	LEI equivalent	50 EUR
Signatures authentications at the FIRST BANK customer requests	LEI equivalent	25 EUR

Cancellation	LEI equivalent	30 EUR
Call under guarantee at FIRST BANK customer request	LEI equivalent	100 EUR
Local courier (in Romania)	50 lei	10 EUR
International courier	250 lei	50 EUR
Swift charge	50 lei	10 EUR
Investigations (including swift charge)	125 lei	25 EUR

CUSTODY FEES FOR THE SETTLEMENT OF CAPITAL AND MONEY MARKET TRANSACTIONS

1. FOR THE SETTLEMENT OF CAPITAL MARKET TRANSACTIONS

Commission type	Portofolio valuation	Commission
Safekeeping fees	< 100.000 EUR	0.15%/year +VAT
	≥ 100.000 and < 500.000 EUR	0.1%/year +VAT
	≥ 500.000 and < 1.000.000 EUR	0.07%/year +VAT
	≥ 1.000.000 EUR	0.06%/year +VAT
Transaction fees for equity and bonds		10 EUR/ symbol/transaction
Transaction fees for Treasury Bills		15 EUR/ISIN/transaction
Transaction fees for IPO's settlement		30 EUR/transaction
Transaction fees for registry transfers		5 EUR/ symbol/transaction
Corporate action		10 EUR/ notification+VAT
Proxy voting		90 EUR +VAT
Dividend/ interest collection		zero

2. FOR THE SETTLEMENT OF MONEY MARKET TRANSACTIONS

Commission type	Commission
Safekeeping fees (SaFIR Custody)	0.05%/year +VAT
Safekeeping fees Mature markets	0.04%/year +VAT
Safekeeping fees Emerging markets	0.31%/year +VAT
Transaction fees Mature markets	30 EUR/ transaction
Transaction fees Emerging markets	40 EUR/ transaction
Minimum fee if the total value of the cumulative monthly service charges for the safekeeping of financial instruments does not exceed EUR 25	25 EUR
Transaction fees for trades with FIRST Bank, settled with SaFIR (FoP)	100 RON/transaction
Transaction fees for trades with other counterparties, settled with SaFIR (DvP)	85 RON/transaction
Transaction fees for registry transfers	200 RON/transaction
Coupon collection (the interest received on behalf and the name of the client)	zero
Statement of Holdings	- zero for the first statement - 15 RON starting with the second statement
Markets classification Mature markets	Euroclear, Clearstream, Austria, Belgium, Finland, France, Cyprus, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Australia, Canada, Denmark,

	Hong-Kong, Japan, New-Zealand, Norway, South Africa, Sweden, Switzerland, GB, USA.
Markets classification Emerging markets	Bulgaria, Czech Republic, Croatia, Hungary, Poland, Russia, Slovakia, Slovenia, Argentina, Estonia, Iceland, Indonesia, Israel, Sri Lanka, Brazil, Egypt, Tunisia, Bahrain, India, Turkey, Bangladesh, Jordan, Malaysia, Mexico, Philippines, Qatar, Saudi Arabia, Singapore, South Korea, Taiwan, Latvia, Thailand, Lithuania, Chile, Lebanon, Zimbabwe, China, Morocco, Colombia, Oman, Pakistan, Peru, Kuwait, Vietnam, UAE Abu Dhabi, UAE Dubai, Botswana, Ghana, Kenya, Mauritius, Nigeria

FEES AND COMMISSIONS REGARDING CHEQUES/ PROMISSORY NOTES

Commission type	LEI	FCY ¹⁾	
Payment/ Acceptance/ Refusal			
Payments**	5 lei	amounts < 500 lei	0.20% min. 25 EUR max. 1.500 EUR
	6 lei	amounts ≥ 500 and < 5.000 lei	
	9 lei	amounts ≥ 5.000 and < 50.000 lei	
	18 lei	amounts ≥ 50.000 lei	
Collection and remittance	4 lei/ document		0.5% min. 25 EUR/document max. 100 EUR
Personalization of the cheque/promissory note	0.7 lei/ document		-
Refusal of payment cheques/ PNFIRST BANK	25 lei/ document		20 EUR/ document
Refusal to collect cheque	25 lei/ document		20 EUR/ document
Cheque certification	15 lei	amounts < 50.000 lei	15 EUR
	20 lei	amounts ≥ 50.000 lei	15 EUR
Investigations	10 lei		20 EUR

- 1) The amount of the commission will be calculated using the NBR exchange rate valid for the charging date.
 2) The amount of the commission will be calculated using the FIRST Bank exchange rate valid for the charging date.