

Information document regarding commissions

Account provider name: FIRST BANK S.A.

Account name: “MY Liber” banking products and services Package

Date: 01.10.2019

- This document provides you information about fees charged for the use of the main services related to your payment account. The document will help you compare these commissions to those charged to other accounts.
- Fees may also be charged for the use of account-related services not included in this document. Full information can be found in Fees and commissions for private individuals.
- A glossary of the terms used in this document is available for free.

Service	Commission
General account services	
Maintaining the account in Lei	
Includes [MY Liber] service package which consists of:	
- Issuing a debit card in Lei [Visa Platinum];	Monthly
- Maintaining a debit card in Lei [Visa Platinum];	- If total monthly income transferred in all bank's accounts \geq 4500 Lei
- Interbank payments in Lei through [Internet & Mobile Banking] for amounts < 50.000 Lei (unlimited)*	0 Lei
- Cash withdrawals in Lei from bank's ATM (unlimited);	- If the above condition is not fulfilled
- Cash withdrawals in Lei from other bank's ATM (unlimited)	35 Lei
- Cash withdrawals in Lei from abroad other bank's ATM (unlimited);	
- Maintaining Internet si Mobile banking [Internet & Mobile Banking];	
- SMS Alerts monthly subscription (25 free SMS messages/month);	
- Maintaining current account in Eur - optional in the package;	
- Maintaining Visa Exclusive Gold credit card - optional in the package.	
The services that exceed these quantities will be charged separately.	
	<p>Total annual fee (taking in consideration the above conditions) Maximum 420 Lei</p>

Payments (excluding cards)		
Sending money		
Interbank payments in Lei *	Amounts < 50.000 Lei - By Internet si Mobile banking - By Bank Counter Amounts ≥ 50.000 Lei - Prin Internet & Mobile Banking -By Bank Counter	4 Lei 9 Lei 4 Lei 14 Lei
Direct debit		
Interbank direct debit		2 Lei
Incoming amounts from an account opened with another service provider		
Incoming interbank transactions in Lei		0 Lei
Cards and cash		
Providing a credit card		
Issuing a credit card		Service not available
Maintaining the credit card		Service not available
Cash withdrawal		
Cash withdrawals in Lei from bank's counter		1% (min 10 Lei)
Cash deposit		
Cash deposit in customer's account		0 Lei
Cash deposit in another account		0 Lei
Overdraft and related services		
Overdraft	Interest rate:	IRCC+12%
Other services		
Standing order		
Activation of standing order in Lei		1 Leu
Token device replacement		
Token device replacement		25 Eur**

Information regarding additional services		
Information regarding commissions charged for services that exceed the quantity covered by the package (other commissions than those mentioned above)		
Service	Commission	
SMS Alerts monthly subscription	Exceeding the 25 SMS messages	0,5 Lei/SMS

* Transfond commission included.

** The fee value will be calculated using the NBR exchange rate valid on the date of its collection.