

Standard Fees, Commissions and Interest rates Charged by Bancpost

Accounts and Operations

This version is applicable starting with 4 Sep 2017 and cancels the previous one

Opening and maintenance of current/saving/special accounts

Item	Commission value - RON	Commission value – Foreign currency
Accounts opening		
Current account opening ¹		Free
Saving account opening		Free
Personal Banking current account opening		Free
Monthly administration fee for accounts		
“Individual” current account administration fee	3,50 RON/month/account ²	1 monetary unit/month ³
“Multiavantaj” current account administration fee (<i>retracted from Bank's current offer starting 29.02.2016</i>)	-	1,50 monetary units/month (if the average monthly balance ≤ 5.000 monetary units) ³ 1,00 monetary units/month (if the
Administration fee ⁴ for the foreign currency current account included in package “Preferat Plus”	-	Free
Active current account administration fee ⁵	3,50 RON/month/account ³	3,50 RON/month/account ⁶
Active pension dedicated current account administration fee (other than “Senior Activ”/“Eu Pensionar “current account)	3,90 RON/month/account ³	-
« MEGA CONT DE ECONOMII » saving monthly account administration fee (<i>retracted from Bank's current offer starting 29.02.2016</i>)	2,50 RON/month (if the average monthly balance ≤ 500 RON) ³ Free (if the average monthly balance > 500 RON)	1 monetary unit/month (if the average monthly balance ≤ 500 EUR/USD/CHF) ³ Free (if the average monthly balance > 500 EUR/USD/CHF)
« Rentabil » saving monthly account administration fee ⁷	Max. 4,00 RON/month (if the average monthly balance ≤ 3.000 RON) ⁸ Max. 2,00 RON/month (if the average monthly balance > 3.000 RON) ⁸	-
« Perfect » and « Combinat » saving monthly account administration fee ⁹ (RON)		2,50 RON

¹ Current account fees applicable to both individual and current accounts within the packages of products and services

² The commission is charged regardless of the account available balance (it may cause unauthorized overdraft); for other rights accounts (unemployment compensation, allowances, etc.) opened under the agreement between the bank and other rights institution the commission is according to the convention/agreement.

³ The commission is charged regardless of the account available balance (it may cause unauthorized overdraft);

⁴ Only for EUR and USD; the product is offered only to clients who choose “Preferat Plus” Package (stopped for selling) before 18.01.2016

⁵ The commission applies only to current accounts opened before 24.10.2011;

⁶ the equivalent in the account currency, at NBR exchange rate; the commission is charged regardless of the account available balance (it may cause unauthorized overdraft);

⁷ The commission applies only to saving accounts opened before 23.04.2012;

⁸ within the account available balance;

Saving with accumulation monthly account administration fee ⁹ (RON, EUR, USD)	2,50 RON	2,50 RON equiv. in account currency
MEGA CONT (EUR, USD, CHF) saving monthly account administration fee ⁹	-	2,50 RON equiv. in account currency
“Senior Activ” saving monthly account administration fee ¹⁰	Free	-
Inactive current account administration fee (without movement for minimum one calendaristic month) ¹¹	Max. 10,00 RON/month/account ⁸	Max. 10,00 RON/month/account ¹²
Inactive pension dedicated current account administration fee (other than “Senior Activ” ¹⁰ / “Eu Pensionar” current account) - without movement for minimum one calendaristic month	Max. 10,00 RON/month/account ⁸	-
Dormant current account administration fee ¹¹ (without debit transactions for 6 consecutive months)	Max. 10,00 RON/ month/account ⁸	Max. 10,00 RON/month/account ¹²
Dormant pension dedicated current account administration fee (other than “Senior Activ” ¹⁰ / “Eu Pensionar” current account) - without debit transactions for 6 consecutive months	Max. 10,00 RON/ month/account ⁸	-
Personal Banking current account administration fee	Max. 12,00 RON/month (if the average monthly balance ≤ 10.000 RON) Max. 6,00 RON/month (if the average monthly balance > 10.000 RON)	Max. 3,00 monetary units/month (if the average monthly balance ≤ 5.000 monetary units) ¹² Max. 1,50 monetary units/month (if the average monthly balance > 5.000 monetary units) ¹²
“Perspective pentru educatie” savings account administration fee	Max. 1,00 RON/month (if monthly average balance ≤ 500 RON); 0 (if monthly average balance > 500 RON).	-
“Perpetuum” savings account administration fee	Free	Free
Accounts closing		
Current account closing - including accounts dedicated to collecting scholarship / other rights (pupils, students) / salaries	Free	
Saving account closing	Free	
Pension dedicated current account closing (other than “Senior Activ” ¹⁰ / “Eu Pensionar” current account)	Free	-
Personal Banking account closing	Free	
Special accounts		

⁹ The commission applies only to current/saving accounts opened before 24.10.2011;

¹⁰ Product stopped for selling starting 25.01.2016

¹¹ Applicable for individual current accounts opened before 24.10.2011; for individual current accounts for other rights (unemployment compensation, allowances, etc.); for current accounts that are included in the following stopped packages starting 25.01.2016 “Favorit”, “Favorit Plus”, “FUNtastic”, “Senior Activ”, “Senior Activ Plus”; current accounts included in the following packages “Eu Salariat”, “Eu Pensionar”, “Eu Student”

¹² or the equivalent in the account currency, at NBR exchange rate, within the account available balance;

Escrow account opening	0,1% minim 50 EUR ¹³	
Escrow account administration fee	Free	
Escrow account closing	Free	
Opening/Administration/Closure special account balances temporarily (RON, EUR, USD)	Free	
Account statements		
Issuing of current account statement for the last ended calendaristic month, once per month, at the counter (on paper)	Free	
Issuing of current account statement for the last ended calendaristic month (starting with the second request) or the current month, at the counter (on paper)	4 RON/statement/account	4 RON/statement/account ¹³
Issuing of each current/savings account statement for the months previous to the last ended calendaristic month – retrospective statements – (on paper)	4 RON/monthly statement/account	4 RON/ monthly statement/account ¹³
Issuing of each saving account statement for the last ended calendaristic month or the current month, at the counter (on paper) or for the months previous the last ended calendaristic month – retrospective statements – (on paper)	Free	
Issuing of savings account statement for the last ended calendaristic month (starting with the second request) or the current month, at the counter (on paper)	4 RON/statement/account	4 RON/statement/account ¹³
Issuing and sending of current/saving account statement by post, in Romania	3,50 RON/statement/account	0,80 EUR; 1 USD; 1 CHF; 1 CAD; 7 SEK; 0,70 GBP; 6 NOK; 103 JPY; 1 AUD; 6 DKK; 233 HUF; 3 PLN; 21 CZK; 2 TRY/statement/account
Sending of current/saving account statement by email	Free	

¹³ or the equivalent in account currency, at NBR exchange rate;

Packages of products and services

Item	Commission value - RON	Commission value – Foreign currency
“Eu Salariat fara conventie” package administration fee	5 RON/month ³	-
“Eu Salariat in conventie” package administration fee	3,50 RON/month ³	-
“Eu Pensionar” package administration fee ¹⁴	3,90 RON/month ³	-
“Eu Student” package administration fee	Gratuit	-
“Completo” package administration fee ¹⁵	17.75 RON/month ³	-
“Preferat Plus” package administration fee ¹⁰	6 RON/month (if the average monthly balance ≤ 10.000 RON) ³ 4 RON/month (if the average monthly balance > 10.000 RON) ³	-
“FUNtastic” package administration fee ¹⁰	Free	-
“Favorit” package administration fee ¹⁰	1,50 RON/month ³	-
“Senior Activ” package administration fee ¹⁰	3,90 RON/month ³	-
“Preferat”/ “Preferat Plus”/ “FUNtastic”/ “Favorit”/ “Senior Activ” package closing ¹⁰	Free	-
“Eu Salariat”/”Eu Pensionar”/”Eu Student” package closing	Free	-

Cash operations

Item	Commission value - RON	Commission value – Foreign currency
Cash deposit at the counter ordered by the account owner		
- in the owner’s accounts opened at the same Bancpost branch		Free
- in the owner’s accounts opened at other Bancpost branches		Free
Cash deposit at the counter order by individuals		
- in clients’ accounts opened at the same Bancpost branch		Free
- in clients’ accounts opened at other Bancpost branches		Free
Cash withdrawal in banknotes and/or metallic coins ¹⁶	0,60 %, min. 15 RON	0,50%, min. 3 EUR ¹⁷
Cash withdrawal from allowance dedicated accounts for preschool and school children ¹⁸	Free	-
Exchanging of used or damaged banknotes for new banknotes (RON)	3%	-
Exchanging cash in small denominations for large denominations	3%	-
Exchanging cash in metallic coins for banknotes	5%	-
Foreign currency withdrawal for non-clients (except conventions)	-	1%, min. 5 EUR
Issuing of duplicates for cash payment documents, based on customer request	5 RON/page	5 RON/page ¹⁹

¹⁴ The commission is ZERO for customers who receive their pension from the Pension House of Defense Ministry

¹⁵ At the monthly cost of Completo Package is added 2.25 RON representing the cost of travel insurance attached to Visa Gold debit card. Total cost for Completo Package: 20 RON /month

¹⁶ According to General Business Conditions, cash withdrawals made by customers, exceeding amounts in the national currency of more than RON 20,000 or in the foreign currency of more than 5.000 EUR or the equivalent at the NBR exchange rate available for the day when the withdrawal is announced, shall be communicated by the customer in advance, at least two working days prior to the payment date, by filling in the form “Request for high value cash withdrawal”, available at the counter;

¹⁷ or the equivalent in the account currency, at NBR exchange rate;

¹⁸ Applicable for allowance dedicated accounts opened until 31.12.2010;

¹⁹ or the equivalent in the account currency, at NBR exchange rate;

Non-cash operations in RON - Intrabanking (Bancpost – Bancpost transfers)

Item	RON
Incomings	Free
Payments	
- through payment order	Free
- through Fastbanking	Free
- through Direct Debit	Free
Standing Order	
- at the counter	Free (RON, EUR, USD)
- through Fastbanking	Free (RON)
Utility payments (through “Plati utile“ module/Fastbanking)	Free
Sweep IN/OUT	Free

Non-cash operations in RON - Interbanking (Bancpost – other banks from Romania or abroad) (without BNR/Transfond commissions²⁰)

Item	Commission value
Incomings*²¹	
- up to 499,99 RON	3,50 RON/operation
- 500 - 49.999,99 RON	6,00 RON/operation
- starting with 50.000 RON	22,50 RON/operation
* Incomings (for accounts derived from card accounts opened before 22.01.2010, to which Maestro and VISA Electron debit cards are attached)	
* Incomings (for accounts from card accounts opened before 22.01.2010, with Maestro and VISA debit card attached)	
- up to 50.000 RON	1,10 RON/operation
- starting with 50.001 RON	15 RON/operation
* Incomings (for accounts derived from card accounts opened before 22.01.2010, to which MasterCard debit cards are attached)	2 RON/operation
Payments	
Payments through payment order	
- up to 49.999,99 RON	6 RON/operation
- starting with 50.000 RON	15 RON/operation
Urgent payments through payment order	15 RON/operation
Payments through payment order for garnishments (without BNR/TransFonD commission)	
- up to 49.999,99 RON	10 RON/operation
- starting with 50.000 RON	16 RON/operation
Payments through Fastbanking ²²	
- up to 49.999,99 RON	3,50 RON/operation
- starting with 50.000 RON	10 RON/operation

²⁰ NBR/TransFonD commissions are shown in the account statement together with Bancpost commission. The value of these commissions is established unilaterally by NBR/TransFonD:

Small value payment operations (< 50.000 RON) (payed by the payer)	0,51 RON
High value payment operations (>= 50.000 RON) (payed by the payer)	6,00 RON
Incoming operations (payed by the beneficiary)	0
Payment operations through interbanking Direct Debit (payed by the payer)	0
Incoming operations through interbanking Direct Debit (payed by the beneficiary)	0,51 RON
Payment operations through debit instruments (cheque, promissory note, bill of exchange) – electronically processed (payed by the payer)	0
Payment operations through debit instruments (cheque, promissory note, bill of exchange) - electronically processed (payed by the beneficiary)	0,88 RON
Debit instruments refusal (cheque, promissory note, bill of exchange) (payed by the payer)	0,55 RON

²¹ Transactions performed in the current account included in the “Eu Salariat fara conventie” /”Eu Student” package are free of charge, for salary rights opened under the agreement between the bank and employer the commission is according to the convention/agreement.

²² Transactions performed in the current account included in the “Eu Salariat fara conventie” are free of charge until 01.08.2016

Urgent payments through Fastbanking	10 RON/operation
Payments through Direct Debit	
- up to 49.999,99 RON	3,50 RON/operation
- starting with 50.000 RON	10 RON/operation
Commission for Payments Incidences Register, only within the available balance	Max. 15 RON/instrument
Cheques, promissory notes, bills of exchange	
Cheques and promissory notes submitted for payment (debit instruments in new format)	
- up to 49.999,99 RON	6 RON/operation
- starting with 50.000 RON	15 RON/operation
Cheques and promissory notes submitted for payment (manually processed debit instruments in old format)	20 RON/operation
Cheques and promissory notes sent to collection (debit instruments in new format)	
- up to 499,99 RON	3,50 RON/instrument
- 500 - 49.999,99 RON	6 RON/instrument
- starting with 50.000 RON	22,50 RON/instrument
Cheques and promissory notes sent to collection (manually processed debit instruments in old format)	30 RON/operation
Selling of bills of exchange/promissory notes/cheques	0,50 RON/file
Conditional payment orders received/issued (without BNR/TransFonD commissions ²³)	
Issuing	100 RON + payment commission ²⁴
Endorsement	100 RON
Issuing of duplicates for non-cash payments documents, based on customer request	5 RON/page
Investigations initiated by the customer or banks on the settlement flow /Ammendments/Cancellations (for payment orders received/issued)	90 RON/transaction + commissions and fees of the correspondent banks on the settlement flow (aprox. 30 EUR/bank)
Treasury operations in RON:	
Participation on primary market (it is retained only if the bid is awarded)	0,10%, max. 50 RON
Transfer to other agent	0,10% of the transferred treasury bills value, min. 10 RON

²³ The value of this commission is established unilaterally by NBR/TransFonD;

²⁴ It is applicable the RON payment commission;

Non-cash operations in foreign currency

Item	Commission value
Incomings:	
- in favour of Bancpost clients (commission paid by the beneficiary)	Free
- through Eurogiro, in favour of Bancpost clients (commission paid by the beneficiary)	3 EUR
- in favour of Bancpost clients (commission paid by the payer)	0,10 %, min. 30 EUR, max. 200 EUR
- through Eurogiro, in favour of Bancpost clients (commission paid by the payer)	5 EUR
- ordered by and/or in favour of other banks' clients, from Romania or abroad	0,20%, min. 20 EUR, max. 200 EUR
- through Eurogiro, ordered by and/or in favour of other banks' clients, from Romania or abroad	0,15%, min. 10 EUR, max. 200 EUR
Investigations initiated by the customer or banks on the settlement flow	
- for instructions < 6 luni	25 EUR
- for instructions > 6 luni	50 EUR
Payments (including through Fastbanking)	
- between the same client's accounts, opened to Bancpost	Free
- between Bancpost' clients	Free
- in favour of other banks' clients, from Romania or abroad <ul style="list-style-type: none"> • Bancpost commission • SWIFT charges • In case of payments with OUR option, depending on the payment currency, the correspondent banks commissions²⁵ are: 20 EUR for EUR payments, 20 USD for USD payments or equivalent of 20 EUR for the other currencies, for payments with OUR option in other currencies except EUR and USD, customer's account will also be debited with the fees charged by the banks on the settlement flow, if the case 	<ul style="list-style-type: none"> • 0,25%, min. 25 EUR, max. 1.000 EUR • 10 EUR
- within EUROBANK Group (Grecia: Eurobank Ergasias): Payments with OUR option are supplementary charged with 5 EUR or 7 USD or: SEK=70; NOK=120; GBP=7; DKK=60; CHF=15; HUF=1.700; JPY=3.000 for payments <= 200.000.000 and 10.000 for payments over 200.000.000; CAD=20; CZK: 0,15%, min. 500, max. 4000. - within EUROBANK Group (Bulgaria: Eurobank Bulgaria AD, Serbia: Eurobank AD Beograd, Cipru: Eurobank Cyprus Ltd., UK: Eurobank Private Bank Luxemburg SA, Luxemburg: Eurobank Private Bank Luxemburg SA, Ucraina: Public Joint-Stock Company Commercial Bank EUROBANK): Payments with OUR option are supplementary charged with 20 EUR for EUR payments, 20 USD for USD payments or equivalent of 20 EUR for the other currencies	20 EUR
Urgent payments based on client's request (same value date (T) or T+1)	35 EUR + payments commission in favour of other banks' clients, from Romania or abroad
Urgent payments based on client's request (after cut of time)	Urgent payments commission + max. 100 EUR/transaction (negotiable)
Cancellation	25 EUR
Modifying of orders issued by Bancpost clients (amount, beneficiary's account, beneficiary's name, order cancellation, etc.) and investigations initiated by the customer or banks on the settlement flow	25 EUR/operation + commissions and fees of the correspondent banks on the settlement flow (aprox. 30 EUR/bank)
Issuing of duplicates for non-cash documents, based on customer request	Free

²⁵ The Bank is entitled to choose correspondent banks with which they work. Fees of correspondent banks are subject to change without notice, with immediate effect;

Decoding commission	5 EUR
Conditional payment orders received/issued (without BNR/TransFonD commissions)²⁶	
Issuing	100 RON ²⁷ + payment commission ²⁸
Endorsement	100 RON ²³
OPERATIONS WITH INCASSO, ACREDITIVES, LETTERS OF GUARANTEE, LETTERS OF CONFORT, CONDITIONED PAYMENT ORDERS – RECEIVED/ISSUED	
Incasso	
Cheque remittance for collection	0,20%, min. 20 EUR, max. 200 EUR ²³
Free of payment cheque remittance	25 EUR ²³
Modification	25 EUR ²³
Unpaid returned cheque	25 EUR ²³
Protest	100 EUR ²³
Custody fee	100 EUR ²³
Correspondence regarding instructions payment/collection/clarification	25 EUR ²³
Release of documents for the goods sent on bank's address (documentary incasso)	0,1%, minim 50 EUR ²³

²⁶ The value of these commissions is established unilaterally by NBR/TransFonD;

²⁷ or the equivalent in transaction currency, at NBR exchange rate available on the transaction date;

²⁸ It is applicable the foreign currency payment commission;

OTHER SERVICES

Item	Commission value
Currencies, financial and banking information (exchange rates, interbanking market interest rates, records requested by the client)	Free
Sending documents:	
- through fax in Romania	7 RON+TVA/page ²⁹
- through fax outside Romania	10 RON+TVA/page ²⁷
- through PRIORIPOST	6,50 RON+TVA/envelope ²⁷
- through C.N.P.R.	2 RON+TVA/simple letter ²⁷
- through C.N.P.R. – external postal service	According to the courier charges ²⁷
- through DHL	
Account balances confirmation for auditors, embassies etc.	60 EUR/transaction ²⁸ +VAT
Rental of safe boxes:	
- small box	15 EUR/month + VAT (RONequivalent at BNR rate)
- medium box	20 EUR/month + VAT (RONequivalent at BNR rate)
- big box	25 EUR/month + VAT (RONequivalent at BNR rate)
- very big box	30 EUR/month + VAT (RONequivalent at BNR rate)
- Guarantee amount for safe boxes	50 EUR
Consulting of CIP – BNR data base based on clients' request expressed through the territorial units	10 RON/month+VAT
Consulting of CIP – BNR data base for crossed cheque books issuing to the clients, in order to form the credit file or to complete the account opening file	Free
Fastbanking monthly fee currency ³¹	2,50 RON/month or equiv. in account currency
Salary payment fee	5 RON/month ³²
Token VIP Fastbanking activation fee	10 EUR ³³
FastMobile monthly fee	Free
Guarantee for Token Challenge Fastbanking	30 USD ²⁸
Commission for signatures verification	20 EUR ²⁸
Commission for issuing of good standing letter	50 RON + VAT per document
Commission for issuing a document based on specific request of the client	20 EUR equivalent at BNR rate (VAT included)

²⁹ In case of sending the account statements, it is added the commission for account statement issuing;

³⁰ or the equivalent in other currency, at NBR exchange rate;

³¹ Exception: customers that have a package “Eu Salariat”, “Eu student”, “Eu Pensionar”, “Completo” (offer active) or “Favorit”, “Favorit Plus”, “Preferat”, “Preferat Plus”, “Senior Activ”, “Senior Activ Plus”, “Funtastic” have free subscription.

³² Not applicable to the customers with min 1 loan product (non delinquent)/min 1 saving product with balance/min 1 online payment/over 3000 RON in current accounts

³³ Or the RON equivalent, at NBR exchange rate available on that day;

VISA Debit Cards (RON)

Item	VISA Electron ³⁴	VISA Classic*	VISA Classic Senior Activ*	VISA Classic (Prospera)*	VISA Premium (Gold)
Fees for card issuing and maintenance					
Card issuing	3 RON	Free	Free	3 RON	20 RON ³⁵
Card replacement (ex.: lost, stolen, damaged, destroyed, demagnetized)	3 RON	Free	Free	3 RON	20 RON ³⁴
PIN code reissuing	-	-	-	-	5 RON
Card renewal as of validity period expiration	Free	Free	Free	Free	Free
Monthly card maintenance fee	Free	1,50 RON/month ³⁶	Free	Free	Free
SMS Alert					5 RON/Month/account ³⁷
Commissions for operations					
Cash withdrawal					
Cash withdrawal from Bancpost ATM's	0,25%, min. 0,50 RON ³⁸	0,25%, min. 0,50 RON ³⁶	Free	0,25%, min. 0,50 RON ³⁶	0,40%, min. 1 RON ³⁴
Cash withdrawal from other banks' ATM's/POS's from Romania	0,50% + 2,50 RON	0,50% + 2,50 RON	0,50% + 3 RON	0,50% + 2,50 RON	0,75% + 3 RON
Cash withdrawal from other banks' ATM's/POS's from outside Romania	-	1% + 2 RON, min. 8 RON			1% + 10 RON ³⁴
Payments to merchants					
Payments to merchants in Romania	Free				
Payments to merchants outside Romania	-	Free			
Balance inquiry					
Balance inquiry at ATM Bancpost	0,50 RON/operation ³⁴				
Mini-statement of account debit card at ATM Bancpost	1 RON/statement				
Balance inquiry at other banks' ATM's from Romania	1,50 RON/operation ³⁴				
Balance inquiry at other banks' ATM's from outside Romania	-	1,50 RON/operation			
Utility payments at Bancpost ATM's					
Free					
PIN change at Bancpost ATM's	0,50 RON/operation	Free	0,50 RON/operation		
Recovery of captured card by other banks from Romania	2,50 – 15 RON/card				
Recovery of captured card by other banks from outside Romania ³⁹	15 USD/card ⁴⁰				

*)VISA Classic, VISA Classic Senior Activ, VISA Classic Prospera debit cards retracted from Bank's current offer starting February 2015

³⁴ As of 09.01.2012, the Bank is not offering this product;

³⁵ For those customers that own "Completo" package the commissions are free with VISA Premium(Gold) debit card attached to the package

³⁶ The commission is charged every 4th day of each calendaristic month, provided the card is valid; if the 4th day is a non-working day, the commission will be debited the following working day;;

³⁷ For those customers that own "Completo" package the SMS Alert for VISA Premium(Gold) debit card attached to the package is free

³⁸ For those customers that have a payroll account in Bancpost with debit card attached, based on a signed Convention between the bank and the employer, the value of this commission is that stipulated in the Convention. This rule does not apply to other debit cards attached to the salary account, cards that do not have as owner the holder of the account. For pensioner customers with account type CPPENS, the cash withdrawal fee at ATM Bancpost is zero.

³⁹ If the recovery of the card is made by the merchant, a fee of 0 – 150 USD/card is added;

⁴⁰ equivalent in RON, NBR exchange rate;

Card blocking in MasterCard/VISA system	60 USD/month/region ⁴¹
Copy request from the merchant for solving a complaint	5 RON
Unjustified chargeback	30 RON
Cardholder inquiry service (international)	7,50 USD ⁴³

MasterCard Debit Cards (RON)

Item	Maestro ⁴¹	MasterCard Standard	MasterCard Senior Activ
Fees for card issuing and maintenance			
Card issuing	3 RON ⁴²		Free
Card replacement (ex.: lost, stolen, damaged, destroyed, demagnetized)	3 RON		Free
PIN code reissuing		-	
Card renewal as of validity period expiration	Free		Free
Monthly card maintenance fee	Free		Free
SMS Alert	5 RON/Month/account		5 RON/Month/account
Commissions for operations			
Cash withdrawal			
Cash withdrawal from Bancpost ATM's	0,25% min. 0,50 RON ⁴³		Free
Mini-statement of account debit card at ATM Bancpost		1 RON/statement	
Cash withdrawal from other banks' ATM's/POS's from Romania	0,50%+2,50 RON		0,50% + 3 RON
Cash withdrawal from other banks' ATM's/POS's from outside Romania	1%+7 RON, min. 12 RON		1% + 2 RON, min. 8 RON
Payments to merchants			
Payments to merchants in Romania		Free	
Payments to merchants outside Romania		Free	
Balance inquiry at Bancpost ATM's		0,50 RON/operation	
Utility payments at Bancpost ATM's		Free	
PIN change at Bancpost ATM's		0,50 RON/ operation	
Recovery of captured card by other banks from Romania		2,50 – 15 RON/card	

⁴¹ starting 9th of January 2012, debit card retracted from Bank's current offer;

⁴² Free of charge for debit cards included in Eu Salariat in conventie/fara conventie", "Eu Student" package

⁴³ For customers that have" Eu Salariat fara conventie" package, "Eu student", the transaction with debit cards included in the package are free of charge. For those customers that have a payroll account in Bancpost with debit card attached, based on a signed Convention between the bank and the employer, the value of this commission is that stipulated in the Convention. For pensioner customers with account type CPPENS, the cash withdrawal fee at ATM Bancpost is zero. This rule does not apply to other debit cards attached to the salary account, cards that do not have as owner the holder of the account.

Recovery of captured card by other banks from outside Romania ⁴⁴	15 EUR/USD/card ⁴⁵
Copy request from the merchant for solving a complaint	5 RON
Unjustified chargeback	30 RON

Personal data processing

S.C. Bancpost SA processes the personal data of individuals under the provisions of the Law 677/2001, amended to date, for the protection of individuals regarding the processing of personal data and free movement of such data.

S.C. Bancpost SA is registered as operator for personal data processing concerning:

- banking activities - in the Register of the National Supervisory Authority for Personal Data Processing no. 767, according to Law 677/2001, amended to date, referring to the protection of individuals regarding the processing of personal data and free circulation of data;

⁴⁴ If the recovery of the card is made by the merchant, a fee of 0 - 100 EUR/USD/card is added;

⁴⁵ equivalent in RON, NBR exchange rate

- Marketing activities, advertising and publicity - in the Register of the National Supervisory Authority for Personal Data Processing no. 1826, according to Law 677/2001, amended to date, for the protection of individuals regarding the processing of personal data and free movement of such data.

Under the requirements of the Law 677/2001, individuals have the right to be informed, the right of access to information, the right to update the data, the right not to be subject to individual decisions, the right to appeal to justice, the right to preclude processing of personal data concerning them and to request deletion of data, except in those cases provided by law when processing is required.

To exercise these rights, the bank answers any requests, by application letter (dated, signed, containing personal identification information, including phone number and a legible copy of ID), filed at a network unit or sent to SC Bancpost SA, Boulevard Dimitrie Pompeiu no. 6A, Sector 2, Bucharest.