

**DOBANZI PRODUSE DE ECONOMISIRE PERSOANE FIZICE (VALABILE DIN 23 IAN 2017)/
INTEREST RATES FOR SAVING PRODUCTS FOR INDIVIDUALS (VALID FROM 23 JAN 2017)**

DEPOZITE LA TERMEN/TERM DEPOSITS

1. DEPOZITE LA TERMEN IN RON/TERM DEPOSITS IN RON

PRODUSE PENTRU CLIENTI PERSOANE FIZICE/ PRODUCTS FOR INDIVIDUALS	PRODUS/PRODUCT	TERMEN/TERM	SUMA MINIMA/ MIN. AMOUNT	RATE DOBANDA (% PE AN)/INTEREST RATES (% per year)						
	START (NUMAI PENTRU FONDURI NOI)/ (ONLY NEW FUNDS)	1 luna/1 month	3.000	0.40						
2 luni/2 months		3.000	0.40							
100 zile/100 days		3.000	0.75							
4 luni/4 months		3.000	0.75							
5 luni/5 months		3.000	0.75							
6 luni/6 months		3.000	0.95							
12 luni/12 months		3.000	1.15							
OPTIDEPozIT		6 luni/6 months*	4.000	0.50	0.50	0.50	0.50	0.50	0.50	
RATE DE DOBANDA PE TRANSE (% PE AN)/INTEREST RATES PER SLABS (% per year)										
PRIM				Sold/Balance 2.000 – 40.000			Sold/Balance > 40.000			
	1 luna/1 month*	0.20	0.45							
	2 luni/2 months	0.20	0.45							
	3 luni/3 months*	0.55	0.75							
	4 luni/4 months	0.55	0.75							
	5 luni/5 months	0.55	0.75							
	6 luni/6 months*	0.80	1.00							
	9 luni/9 months	1.00	1.15							
12 luni/12 months	1.00	1.15								

*Aceste depozite se pot constitui si prin serviciul Fastbanking® cu bonus de dobanda de 0.25%/These deposits may be opened through Fastbanking® with 0.25% interest bonus

	PRODUS/PRODUCT	TERMEN/TERM	RATE DOBANDA PE TRANSE (% PE AN)/INTEREST RATES (% per year)		
			Sold/Balance 1.500 – 5.000	Sold/Balance 5.000,01 – 50.000	Sold/Balance > 50.000 (max 720.000)
PRODUSE PENTRU CLIENTI PERSOANE FIZICE / PRODUCTS FOR INDIVIDUALS	RONSMART 90/10 (se vinde numai in combinatie cu 10% investitie in fonduri mutuale Luxembourg)/(sold only in combination with 10% investment in Luxembourg mutual funds)	3 luni/3 months	Sold/Balance 1.500 – 5.000	Sold/Balance 5.000,01 – 50.000	Sold/Balance > 50.000 (max 720.000)
			0.60	0.85	1.05
	RONSMART 80/20 (se vinde numai in combinatie cu 20% investitie in fonduri mutuale Luxembourg)/(sold only in combination with 20% investment in Luxembourg mutual funds)	3 luni/3 months	Sold/Balance 1.500 – 5.000	Sold/Balance 5.000,01 – 50.000	Sold/Balance > 50.000 (max 640.000)
			0.70	0.95	1.15
	RONSMART 70/30 (se vinde numai in combinatie cu 30% investitie in fonduri mutuale Luxembourg- Global Medium Fund)/(sold only in combination with 30% investment in Luxembourg mutual funds- Global Medium Fund)	6 luni/6 months 9 luni/9 months	Sold/Balance 10.000 – 50.000	Sold/Balance 50.000,01 – 100.000	Sold/Balance > 100.000,01 (max 500.000)
			1.05	1.20	1.40
			1.15	1.35	1.50
	RONSMART 70/30 (se vinde numai in combinatie cu 30% investitie in fonduri mutuale Luxembourg- Global High Fund)/(sold only in combination with 30% investment in Luxembourg mutual funds- Global High Fund)	6 luni/6 months 9 luni/9 months	Sold/Balance 10.000 – 50.000	Sold/Balance 50.000,01 – 100.000	Sold/Balance > 100.000,01 (max 500.000)
			1.25	1.40	1.60
			1.35	1.55	1.70
RONSMART 50/50 (se vinde numai in combinatie cu 50% investitie in fonduri mutuale Luxembourg- Global Medium Fund)/(sold only in combination with 50% investment in Luxembourg mutual funds- Global Medium Fund)	6 luni/6 months 9 luni/9 months	Sold/Balance 10.000 – 50.000	Sold/Balance 50.000,01 – 100.000	Sold/Balance > 100.000,01 (max 500.000)	
		1.25	1.40	1.60	
		1.35	1.55	1.70	
RONSMART 50/50 (se vinde numai in combinatie cu 50% investitie in fonduri mutuale Luxembourg- Global High Fund)/(sold only in combination with 50% investment in Luxembourg mutual funds- Global High Fund)	6 luni/6 months 9 luni/9 months	Sold/Balance 10.000 – 50.000	Sold/Balance 50.000,01 – 100.000	Sold/Balance > 100.000,01 (max 500.000)	
		1.45	1.60	1.80	
		1.55	1.75	1.90	

PRODUSE PENTRU CLIENTI COMPANII MICI SI PFA/PRODUCTS FOR SMALL COMPANIES AND AUTHORISED PERSONS	TERMEN/TERM	SUMA MINIMA/ MIN. AMOUNT	RATE DE DOBANDA PE TRANSE (% PE AN)/INTEREST RATES PER SLABS (% p.y.)			
	START (NUMAI PENTRU FONDURI NOI)/ (ONLY NEW FUNDS)	1 luna/1 month	10.000	0.15		
2 luni/2 months		10.000	0.15			
3 luni/3 months		10.000	0.25			
RATE DE DOBANDA PE TRANSE (% PE AN)/INTEREST RATES PER SLABS(% per year)						
PRIM		Sold/Balance 5,000 - 40,000	Sold/Balance > 40,000			
	1 luna/1 month*	0.05	0.20			
	2 luni/2 months*	0.05	0.20			
	3 luni/3 months*	0.15	0.30			
	4 luni/4 months	0.15	0.30			
	5 luni/5 months	0.15	0.30			
	6 luni/6 months	0.35	0.55			
	9 luni/9 months	0.35	0.55			
	12 luni/12 months	0.35	0.55			

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2. DEPOZITE LA TERMEN IN EUR/TERM DEPOSITS IN EUR/USD/CHF

PRODUSE PENTRU CLIENTI PERSOANE FIZICE/PRODUCTS FOR INDIVIDUALS	PRODUS/PRODUCT	TERMEN/TERM	SUMA MINIMA/MIN. AMOUNT	RATE DOBANDA (% PE AN)/INTEREST RATES (% per year)			
	START (NUMAI PENTRU FONDURI NOI)/ (ONLY NEW FUNDS)		1 luna/1 month	3.000	0.15		
2 luni/2 months			3.000	0.15			
100 zile/100 days			3.000	0.20			
4 luni/4 months			3.000	0.20			
5 luni/5 months			3.000	0.20			
6 luni/6 months			3.000	0.25			
12 luni/12 months			3.000	0.35			
OPTIDEPozIT	6 luni/6 months	1.000	0.10	0.10	0.10	0.10	0.10
RATE DE DOBANDA PE TRANSE (% PE AN)/INTEREST RATES PER SLABS (% per year)							
PRIM			Sold/Balance 1.000 – 10.000	Sold/Balance > 10.000			
		1 luna/1 month*	0.05	0.15			
		2 luni/2 months	0.05	0.15			
		3 luni/3 months*	0.10	0.20			
		4 luni/4 monts	0.10	0.20			
5 luni/5 months	0.10	0.20					

	6 luni/6 months*	0.15	0.25
	9 luni/9 months	0.25	0.35
	12 luni/12 months	0.25	0.35

* Aceste depozite se pot constitui și prin serviciul Fastbanking® cu bonus de dobândă de 0.25%/These deposits may be opened through Fastbanking® with 0.25% interest bonus

PRODUS/ PRODUCT		TERMEN/ TERM	RATE DE DOBANDA PE TRANSE (% PE AN)/INTEREST RATES PER SLABS (% per year)		
PRODUSE PENTRU CLIENTI PERSOANE FIZICE/ PRODUCTS FOR INDIVIDUALS	EUROSMART 90/10 (se vinde numai în combinație cu 10% investiție în fonduri mutuale Luxemburg)/(sold only in combination with 10% investment in Luxemburg mutual funds)	3 luni/3 months	Sold/Balance 1.500 – 5.000	Sold/Balance 5.000,01 – 50.000	Sold/Balance > 50.000 (max. 720.000)
			0.40	0.50	0.60
	EUROSMART 80/20 (se vinde numai în combinație cu 20% investiție în fonduri mutuale Luxemburg)/(sold only in combination with 20% investment in Luxemburg mutual funds)	3 luni/3 months	Sold/ Balance 1.500 – 5.000	Sold/Balance 5.000,01 – 50.000	Sold/Balance > 50.000 (max. 640.000)
			0.50	0.60	0.70

		TERMEN/TERM	SUMA MINIMA/ MIN. AMOUNT	RATE DE DOBANDA PE TRANSE (% PE AN)/INTEREST RATES PER SLABS (% per year)
PRODUSE PENTRU CLIENTI	START (NUMAI PENTRU FONDURI NOI)/ (ONLY NEW FUNDS)	1 luna/1 month	10.000	0.10
		2 luni/2 months	10.000	0.10
		3 luni/3 months	10.000	0.10
RATE DE DOBANDA PE TRANSE (% PE AN)/INTEREST RATES PER SLABS (% per year)				
COMPANII MICI SI PFA/ PRODUCTS FOR SMALL COMPANIES AND AUTHORISED PERSONS	PRIM		Sold/Balance 5.000 – 10.000	Sold/Balance > 10.000
		1 luna/1 month*	0.05	0.10
		2 luni/2 months*	0.05	0.10
		3 luni/3 months*	0.05	0.10
		4 luni/4 months	0.05	0.10
		5 luni/5 months	0.05	0.10
		6 luni/6 months	0.10	0.20
		9 luni/9 months	0.10	0.20
12 luni/12 months	0.10	0.20		

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**CONTURI CURENTE CU DOBANDA/CONTURI DE ECONOMII
CURRENT ACCOUNTS WITH INTEREST/SAVING ACCOUNTS**

CONTUL DE ECONOMII PERPETUUM/PERPETUUM SAVING ACCOUNT**		
Moneda/Currency	Sold/Balance	Rate dobanda (% pe an)/Interest rates (% per year)
RON	<= 4,000	0.45
	4,000 – 20,000	0.45
	> 20,000	0.10
EUR/USD	<= 5,000	0.05
	5,000 – 10,000	0.05
	> 10,000	0.05
CONTUL CURENT CU DOBANDA PERSONAL BANKING/PERSONAL BANKING CURRENT ACCOUNT WITH INTEREST		
Moneda/Currency	Sold/Balance	Rate dobanda (% pe an)/Interest rates (% per year)
RON	<5,000	0.15
	5,000 – 50,000	0.60
	>50,000	0.75
EUR	<1,000	0
	1,000 – 15,000	0.15
	>15,000	0.25
USD/CHF/GPB/OTHER	<1,000	0
	>1,000	0.15
CONTUL DE ECONOMII IN RON "Perspective pentru educatie"/"PERSPECTIVES FOR EDUCATION" SAVING ACCOUNT IN RON** *		
	Sold/Balance	Rate dobanda (% pe an)/Interest rates (% per year)
	<500	0
	500,01 – 40,000	1.15
	>40,000	0.20
**se acorda bonus de dobanda de 0.15% pentru conturile in lei numai in cazul in care soldul mediu lunar este egal cu sau mai mare decat 2.000 RON, respectiv 0.15% pentru conturile in EUR/USD numai in cazul in care soldul mediu lunar este egal cu sau mai mare decat 500 EUR/USD ; 0.15% interest bonus is granted to RON accounts only if the monthly average balance is equal with or higher than 2.000 RON, respectively 0.15% interest bonus is granted to EUR/USD accounts only if the monthly average balance is equal with or higher than 500 EUR/USD.		
***Acest produs se ofera numai impreuna cu asigurarea "Perspective pentru educatie"; se acorda bonus de dobanda de 0.25% numai in cazul in care soldul mediu lunar este egal cu sau mai mare decat 4.000 RON/This product is offered only together with "Perspectives for education" insurance; 0.25% interest bonus is granted only if the monthly average balance is equal with or higher than 4.000 RON		
CONT CURENT DINAMIC PENTRU COMPANII MICI SI PFA/DINAMIC CURRENT ACCOUNT FOR SMALL COMPANIES AND AUTHORIZED PERSONS		
	Sold/Balance	Rate dobanda (% pe an)/Interest rates (% per year)
	Orice sold pozitiv/Any positive balance	0.00
CONT DE ECONOMII IN LEI PENTRU COMPANII MICI SI PFA/SAVING ACCOUNT IN LEI FOR SMALL COMPANIES AND AUTHORIZED PERSONS		
	Sold/Balance	Rate dobanda (% pe an)/Interest rates (% per year)
	0 – 100.000	0.00
	100.000,01 – 500.000	0.10
	500.000,01 – 1.000.000	0.25
	> 1.000.000	0.50

**DOBANZI PRODUSE RETRASE DIN OFERTA CURENTA A BANCII - PERSOANE FIZICE/COMPANII MICI SI PFA
INTEREST RATES FOR INACTIVE PRODUCTS – INDIVIDUALS/SMALL COMPANIES AND AUTHORISED PERSONS**

DEPOZITE LA TERMEN CU DOBANDA FIXA – PERSOANE FIZICE

TERM DEPOSITS WITH FIXED INTEREST – INDIVIDUALS

	PRODUS/PRODUCT	TERMEN/TERM	Moneda/Currency	RATE DOBANDA (% PE AN)/INTEREST RATES (% per year)												
				0.80	0.90	1.00	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80	1.90	
PERSOANE FIZICE/ INDIVIDUALS	CASTIGI ORICUM/ WIN ANYWAY	360 zile/ 360 days	RON	0.80	0.90	1.00	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80	1.90	
			EUR	0.05	0.10	0.15	0.20	0.25	0.30	0.40	0.50	0.60	0.70	0.80	0.90	
			USD	0.05	0.10	0.15	0.20	0.25	0.30	0.40	0.50	0.60	0.70	0.80	0.90	
	SUPER 90	90 zile/ 90 days	EUR	0.05			0.10			0.15						
			USD	0.05			0.10			0.15						
	START DUBLU	6 luni/ 6 months	RON	2.00	1.00		1.00		1.00		1.00		1.00		1.00	
			EUR	0.90	0.45		0.45		0.45		0.45		0.45		0.45	
			USD	0.90	0.45		0.45		0.45		0.45		0.45		0.45	
			CHF	0.90	0.45		0.45		0.45		0.45		0.45		0.45	

	PRODUS/PRODUCT	TERMEN/TERM	Moneda/Currency	RATE DOBANDA (% PE AN)/INTEREST RATES (% per year)		
				Sold/Balance 1.000 – 10.000	Sold/Balance > 10.000	
CLIENTI COMPANII MICI SI PFA/ SMALL COMPANIES AND AUTHORISED PERSONS	SUPER 90	90 zile/ 90 days	EUR/USD	0.05	0.10	0.15
	PRIM	7 zile/ 7 days	RON	0.05		0.15
			RON	0.05		0.15
		TERMEN/TERM	Moneda/Currency	Sold/Balance 5.000 – 10.000		Sold/Balance > 10.000
		7 zile/ 7 days	EUR/USD			
		14 zile/ 14 days	EUR/USD			

CERTIFICATE DE DEPOZIT LA TERMEN/TERM DEPOSIT CERTIFICATES

PERSOANE FIZICE/ INDIVIDUALS	TERMEN/TERM	MONEDA/CURRENCY	RATE DOBANDA (% PE AN)/INTEREST RATES (% per year)
	30 de zile/30 days	RON	0.10
	60 de zile/60 days	RON	0.10
	90 de zile/90 days	RON	0.10

DEPOZITE LA TERMEN CU DOBANDA VARIABILA – PERSOANE FIZICE/COMPANII MICI SI PFA
TERM DEPOSITS WITH VARIABLE INTEREST – INDIVIDUALS/SMALL COMPANIES AND AUTHORISED PERSONS

PERSOANE FIZICE/ INDIVIDUALS	PRODUS/PRODUCT	TERMEN/TERM	MONEDA/ CURRENCY	RATE DOBANDA (% PE AN)/INTEREST RATES (% per year)
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	1 luna/1 month	RON	0.15
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	1 luna/1 month	EUR/USD	0.05
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	3 luni/3 months	RON	0.15
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	3 luni/3 months	EUR/USD	0.05
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	6 luni/6 months	RON	0.25
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	6 luni/6 months	EUR/USD	0.10
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	9 luni/9 months	RON	0.25
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	9 luni/9 months	EUR/USD	0.10
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	12 luni/12 months	RON	0.25
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	12 luni/12 months	EUR/USD	0.10
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	24 luni/24 months	RON	0.30
	Depozit cu plata dobanzii la maturitate/Deposit with interest paid on maturity	1 luna/1 month	EUR/USD	0.05
	Depozit cu plata lunara a dobanzii	3 luni/3 months	RON	0.15
	Depozit cu plata dobanzii la maturitate/Deposit with interest paid on maturity	3 luni/3 months	EUR/USD	0.10
	Depozit cu plata lunara a dobanzii/Deposit with monthly interest payment	6 luni/6 months	RON	0.25
Depozit cu plata dobanzii la maturitate/Deposit with interest paid on maturity	6 luni/6 months	EUR/USD	0.10	
Depozit cu plata lunara a dobanzii/Deposit with monthly interest payment	9 luni/9 months	RON	0.25	

Depozit cu plata dobanzii la maturitate/Deposit with interest paid on maturity	9 luni/9 months	EUR/USD	0.10
Depozit cu plata lunara a dobanzii/Deposit with monthly interest payment	12 luni/12 months	RON	0.25
Depozit cu plata dobanzii la maturitate/Deposit with interest paid on maturity	12 luni/12 months	EUR/USD	0.10
Depozit cu plata lunara a dobanzii/Deposit with monthly interest payment	24 luni/24 months	RON	0.30

1. DEPOZITE LA TERMEN PENTRU COMPANII MICI SI PFA/TERM DEPOSITS FOR SMALL COMPANIES AND AUTHORISED PERSONS

COMPANII MICI SI PFA/ SMALL COMPANIES AND AUTHORISED PERSONS	PRODUS/PRODUCT	TERMEN/TERM	MONEDA/CURRENCY	RATE DOBANDA (% PE AN)/INTEREST RATES (% per year)
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	1 luna/1 month	RON	0.05
	Depozit cu capitalizarea dobanzii/Deposit with interest capitalization	3 luni/3 months	RON	0.05
	Depozit cu plata lunara a dobanzii	3 luni/3 months	RON	0.05
	Depozit cu plata lunara a dobanzii/Deposit with monthly interest payment	12 luni/12 months	RON	0.15

CONTURI DE ECONOMII - PERSOANE FIZICE / SAVING ACCOUNTS - INDIVIDUALS
CONTUL DE ECONOMII CU ACUMULARE IN RON, EUR SI USD/SAVING ACCOUNT IN RON, EUR AND USD

Moneda/Currency	Sold/Balance	Rate dobanda (% pe an)/Interest rates (%per year)
RON	<1,000	0
	1,000,01-6,000	0.10
	>6,000	0.10
EUR	<500	0
	>500	0.10
USD	<2,000	0
	>2,000	0.10

CONTUL DE ECONOMII IN VALUTA – MEGACONT/SAVING ACCOUNT IN FOREIGN CURRENCY - MEGACONT

Moneda/Currency	Sold/Balance	Rate dobanda (% pe an)/Interest rates (%per year)
EUR	<15,000	0
	15,000,01-30,000	0
	>30,000	0.10
USD	Orice sold pozitiv/Any positive balance	0
CHF	Orice sold pozitiv/Any positive balance	0

CONTUL DE ECONOMII IN RON – RENTABIL/SAVING ACCOUNT IN RON - RENTABIL

Sold/Balance	Rate dobanda (% pe an)/Interest rates (%per year)
<1,000	00
>1,000	0.10

CONTUL DE ECONOMII IN RON – COMBINAT/SAVING ACCOUNT IN RON - COMBINAT

Sold/Balance	Rate dobanda (% pe an)/Interest rates (%per year)
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Orice sold pozitiv/Any positive balance		0.10
CONTUL DE ECONOMII IN RON – PERFECT/SAVING ACCOUNT IN RON - PERFECT		
Sold/Balance		Rate dobanda (% pe an)/Interest rates (%per year)
Orice sold pozitiv/Any positive balance		0.10
CONTUL DE ECONOMII IN RON – PACHET SENIOR ACTIV/SAVING ACCOUNT IN RON – SENIOR ACTIV PACKAGE****		
Sold/Balance		Rate dobanda (% pe an)/Interest rates (% per year)
Pana la 10,000		0.10
> 10,000		0.15
CONTUL CURENT IN RON – PACHET PREFERAT PLUS/CURRENT ACCOUNT IN RON – PREFERAT PLUS PACKAGE		
Sold/Balance		Rate dobanda (% pe an)/Interest rates (% per year)
< 1,000		0.10
1,000,01 – 10,000		0.10
> 10,000		0.15
CONTUL CURENT CU DOBANDA IN VALUTA – MULTIAVANTAJ/CURRENT ACCOUNT IN FOREIGN CURRENCY WITH INTEREST - MULTIAVANTAJ		
Moneda/Currency	Sold/Balance	Rate dobanda (% pe an)/Interest rates (% per year)
EUR	< 5.000	0.05
	5.000,01 – 10.000	0.05
	> 10.000	0.10
USD, CHF, GBP	Orice sold pozitiv/Any positive balance	0.05
TRY,PLN,CZK,HUF,JPY,NOK,SEK, AUD,CAD,DKK	Orice sold pozitiv/Any positive balance	0.05
CONTUL DE ECONOMII MEGA/MEGA SAVING ACCOUNT		
Moneda/Currency	Sold/Balance	Rate dobanda (% pe an)/Interest rates (% per year)
RON	<2.000	0.05
	2.000 – 5.000	0.10
	5.000 – 40.000	0.10
	>40.000	0.15
EUR/USD/CHF	<500	0.05
	>500	0.10

****Acest produs face parte din pachetul dedicat pensionarilor care isi incaseaza pensia prin Bancpost/This product is a component of the package dedicated to the pensioners who receive the pension to Bancpost