

LIST OF STANDARD BANK CHARGES

Legal Entities / Economic Entities –
 April 28th, 2023



A. CURRENT ACCOUNTS

1. CURRENT ACCOUNTS	Value
Standard Current Account opening	Free of charge
Share capital account opening	Free of charge
Standard current account monthly administration fee	Equiv. 20 Lei
Account statement issuance	Free of charge
MT940 - Electronic account statement sent via SWIFT to other banks	Equiv. 25 Euro/month/account
MT941/ 942 – Daily interim reports (regarding balance/ transactions) sent via SWIFT to other banks	Equiv. 30 Euro/month/account
Account closing	Free of charge
I-B@nk maintenance fee	Equiv. 10 Euro/month/contract
Hard Token initial set-up	Equiv. 30 Lei/token
Mobile Token I-B@nk installation	Free of charge
Commission for sending alerts via e-mail or SMS	Subscription: 10 Lei/ month 40 SMSs included/ month Extra SMS: 0.4 Lei/ SMS Unlimited emails included
2. TRANSACTION PACKAGES FOR SMALL COMPANIES AND INDIVIDUAL ENTRE	PRENEURS
Monthly administration commission Start Package	29* Lei
Monthly administration commission Micro Plus Package	49 Lei
Monthly administration commission Micro Extra Package	99 Lei
Monthly Administration Commission Plus Professional Package	19 Lei
Monday Administration Commission Extra Professional Package	39 Lei
Monthly administration commission Complex NGO Package	49 Lei
Trading package closing commission **	100 Lei
Monthly commission extra-option payments through debit instruments in the intrabank and interbank circuit (value < 50,000 Lei)	Extra-option value
- 5 free payments	35 Lei
- 10 free payments	60 Lei
Extra-option monthly commission for collection through debit instruments in the interbank circuit in Lei	Extra-option value
- 5 fee-free collections	12 Lei
- 10 fee-free collections	22 Lei
Monthly commission extra-option payments through payment order in foreign currency in the interbank circuit via Internet Banking/ Payment Initiation Service Provider (PISP) - only operations in Euro to countries of the European Community - SEPA	Extra-option value
- 5 free payments	20 Lei
- 10 free payments	40 Lei
Commission for sending alerts via e-mail or SMS included in the transactional package	Subscription: 5 Lei/ month 40 SMSs included/ month Extra SMS: 0.4 Lei/ SMS Unlimited emails included
*The START transactional package monthly administration fee is zero, provided that the monthly cre Comerciala Intesa Sanpaolo Romania SA is greater than 20,000 lei/ month. **The commission is owed by the customer if the package is closed within the first 6 months after cont	

3. CASH TRANSACTIONS	Lei Operations	Foreign currency Operations
Cash deposit in Lei, Euro, USD*	0.10%	6
Cash deposit in metallic coin	10%, min. 10 Lei (for min. 50 coins/ operation)	N/A
Cash withdrawal**	0.85% min. 10 lei	0.85% min. equiv. 5 euros
Cash withdrawal announced and not honored **	0.85% min. 10 lei	0.85% min. equiv. 5 euros

^{*}Applies to cash deposits ≥ 50,000 Lei or equivalent/ day, to the amount that exceeds the daily limit.

**Any cash withdrawal exceeding 10,000 Lei or equivalent/ day/ client must be announced 1 working day in advance and any cash withdrawal that exceeds 50,000 Lei or 5,000 Euro (equivalent for currency)/ day/ client) must be announced with 2 working days in advance. The unannounced request will be executed only if the requested amount is available in the respective facility.

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Foreign currency payment urgent fee paid by the client equiv.	35 Euro

Limit/day - cumulative transactions, for Corporate	3,500,000	Lei or equivalent in othe
-init/day - cumulative transactions, for corporate	3,300,000	currencies
Limit/day - cumulative transactions, for Small and Medium Enterprises	1,500,000	Lei or equivalent in othe currencies
Limit/day - cumulative transactions, for Small Companies and Individual Entrepreneurs	500,000	Lei or equivalent in othe currencies
* Utility payments, currency exchanges and transfers between own accounts are not included, as the		
8. STANDING ORDER	Lei Operations	Foreign currency Operations
Activation/ Amendment at the bank counter		v. 5 Lei
Activation/ Amendment via Internet Banking		f charge
Scheduled payment - intrabank and interbank circuit		via Internet Banking
9. DIRECT DEBIT	Lei	Foreign currency
3. DIRECT DEBIT	Operations	Operations
Direct Debit Mandate setting	Free of charge	N/A
Payments by Direct Debit - intrabank and interbank circuit	Same as Payments via Internet Banking	N/A
10. OTHER FEES	Lei Operations/ Euro SEPA Operations to countries from the European Community	Non-SEPA currency Operations, regardless of the country (including in Euro to countries outside the European Community)
Information service regarding the accounts via PSIC* *PSIC – Information Service Provider regarding accounts	Free o	f charge
Garnishment establishment (enforceable/ insurable) or seizure	Equiv. 20 Lei/currency type/establishment add	
Payments from garnished/ unavailable account	20 Lei equiv.	Same as electronic payments in non-SEPA currency
Issuance (at the client's request) of copies/duplicates of various documents (account statement, contract, payment confirmation, etc.)	10) lei
Transmission of requested information/ documents - via e-mail	Free of charge	
CIP query (at the client's request)	8 Lei, VAT included	
Fee for obtaining the online RECOM certificate at applicant's request. It does not apply in the case of account opening and updating the applicant's data.		
Account balance confirmation to the auditor	Equiv. 35 Euro	o, VAT included
Confirmation of authenticity and/ or competence of engaging the client's signature	Equiv. 25 Euro, VAT included	
Issuance of creditworthiness letter	250 lei, VAT included	
Payment modification/ investigation	N/A	Echiv. 25 Euro
Correspondent bank commission, in the case of OUR payments	N/A	Echiv. 20 Euro
Cancellation/payment recovery	Free of charge	N/A
SWIFT fees	N/A	10 Euro
11. DEPOSITS AND SIMILAR	Lei Operations	Foreign currency operations
Deposit account opening performance guarantee	Equiv	. 50 Lei
Escrow deposit maintenance	0.07% min e	quiv. 100 Euro
Administrator guarantee deposit analysis	5 Lei	N/A
12. I-TREZO	Va	llue
		nth/treasury

B. TRADE FINANCE

Issuance 0.20% min. equiv. 50 Euro Amendment/ investigation/ cancellation 2. CLEAN COLLECTION (Debit instruments - cheques, promissory notes, bills of exchange)* Value Advising/ Remittance 0.15% min. equiv. 25 Euro max equiv. 500 Euro Payment 0.20% min. equiv. 10 Euro max equiv. 50 Euro Payment 0.20% min. equiv. 10 Euro max equiv. 50 Euro Unpaid instrument return 5 Euro/instrument Cheque certification 11% min 100 Lei *Banca Comerciala Inteso Sanpaolo Romania SA does not remit instruments issued in GBP currency 3. DOCUMENTARY COLLECTION Advising/ Remittance of documents 200 Euro Payment 200 Eur	1. DOCUMENTARY/ CONDITIONAL PAYMENT ORDER	Value
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Amendment/ Investigation Import letter of credit Amendment/ Investigation Import letter of credit Equiv. 25 Euro Discrepancies Import letter of credit Equiv. 50 Euro Equiv. 25 Euro Eq	Payment at sight	0.20% min. equiv. 150 Euro
Discrepancies Import letter of credit Equiv. 50 Euro Cancellation/ Non-utilization Import letter of credit Equiv. 50 Euro S. L/C RECEIVED (for EXPORT) Pre-advising Advising Confirmation	Deferred payment/ Acceptance	0.2% min. equiv. 100 Euro/quarter of fraction of a quarter
Cancellation/ Non-utilization Import letter of credit 5. L/C RECEIVED (for EXPORT) Pre-advising Advising Confirmation Confi	Amendment/ Investigation Import letter of credit	Equiv. 25 Euro
S. L/C RECEIVED (for EXPORT) Pre-advising Advising Confirmation Confi	Discrepancies Import letter of credit	Equiv. 50 Euro
Pre-advising Advising On 10% min. equiv. 50 Euro, max equiv. 2,000 Euro Negotiable, depending on the rat of the issuing bank, min. equiv. 1 Euro Oneferred payment/ Acceptance On 100 min. equiv. 150 Euro/quar or fraction of a quarter or fraction of a quarter or fraction of a quarter or fraction of documents within sight letters of credit Amendment/ Investigation Reimbursement Pre-check of documents before presentation Cancellation/ non-utilization Equiv. 25 Euro Equiv	Cancellation/ Non-utilization Import letter of credit	Equiv. 50 Euro
Advising Confirmation Negotiable, depending on the rate of the issuing bank, min. equiv. 15 Euro Confirmation Confirmation Confirmation Confirmation Confirmation Confirmation Confirmation Confirmation Confirmation Negotiable, depending on the rate of the issuing bank, min. equiv. 15 Euro Confirmation Confirmation Confirmation Confirmation Negotiable, depending on the rate of the issuing bank, min. equiv. 15 Euro Confirmation Confirmation Confirmation Negotiable, depending on the rate of the rate of the issuing bank, min. equiv. 15 Euro Confirmation Confirmation Negotiable, depending on the rate of the rate of the issuing bank, min. equiv. 15 Euro Confirmation Confirmation Negotiable, depending on the rate of the rate of the issuing bank, min. equiv. 15 Euro Confirmation Negotiable, depending on the rate of the rate of the issuing bank, min. equiv. 15 Euro Confirmation Negotiable, depending on the rate of the issuing bank, min. equiv. 15 Confirmation Negotiable, depending on the rate of the issuing bank, min. equiv. 15 Confirmation Negotiable, depending on the rate of the issuing bank, min. equiv. 15 Confirmation Negotiable, depending on the rate of the issuing bank, min. equiv. 15 Confirmation Negotiable, depending on the rate of the issuing bank, min. equiv. 15 Confirmation Negotiable, depending on the rate of the issuing bank, min. equiv. 15 Confirmation Negotiable, depending on the rate of the issuing bank, min. equiv. 15 Confirmation Negotiable, depending on the rate of the issuing bank, min. equiv. 15 Confirmation Negotiable, d	5. L/C RECEIVED (for EXPORT)	Value
Advising equiv. 2,000 Euro Negotiable, depending on the rat of the issuing bank, min. equiv. 1 Euro Deferred payment/ Acceptance 0.20% min. equiv. 150 Euro/quar or fraction of a quarter of fraction of a quarter of fraction of a quarter of fraction of documents within sight letters of credit 0.20% min. equiv. 75 Euro max equiv. 250 Euro Amendment/ Investigation Equiv. 25 Euro Reimbursement Equiv. 25 Euro Pre-check of documents before presentation Equiv. 25 Euro Cancellation/ non-utilization Equiv. 50 Euro	Pre-advising	Equiv. 25 Euro
Confirmation of the issuing bank, min. equiv. 1 Euro Deferred payment/ Acceptance 0.20% min. equiv. 150 Euro/quar or fraction of a quarter Documents handling 0.15% min. equiv. 75 Euro max equiv. 250 Euro Negotiation of documents within sight letters of credit 0.20% min. equivalent to 150 Eu Amendment/ Investigation Equiv. 25 Euro Reimbursement Equiv. 50 Euro Pre-check of documents before presentation Equiv. 25 Euro Cancellation/ non-utilization Equiv. 50 Euro	Advising	
Documents handling Documents handling Negotiation of documents within sight letters of credit Amendment/ Investigation Reimbursement Pre-check of documents before presentation Cancellation/ non-utilization or fraction of a quarter 0.15% min. equiv. 75 Euro max equiv. 250 Euro 0.20% min. equivalent to 150 Eu Equiv. 25 Euro Equiv. 50 Euro Equiv. 50 Euro Equiv. 50 Euro	Confirmation	Negotiable, depending on the rating of the issuing bank, min. equiv. 100 Euro
Negotiation of documents within sight letters of credit Amendment/ Investigation Reimbursement Pre-check of documents before presentation Cancellation/ non-utilization equiv. 250 Euro Equiv. 25 Euro Equiv. 50 Euro Equiv. 25 Euro Equiv. 50 Euro	Deferred payment/ Acceptance	0.20% min. equiv. 150 Euro/quarte or fraction of a quarter
Amendment/ Investigation Equiv. 25 Euro Reimbursement Equiv. 50 Euro Pre-check of documents before presentation Equiv. 25 Euro Cancellation/ non-utilization Equiv. 50 Euro	Documents handling	0.15% min. equiv. 75 Euro max. equiv. 250 Euro
Reimbursement Equiv. 50 Euro Pre-check of documents before presentation Equiv. 25 Euro Cancellation/ non-utilization Equiv. 50 Euro	Negotiation of documents within sight letters of credit	0.20% min. equivalent to 150 Euro
Pre-check of documents before presentation Equiv. 25 Euro Cancellation/ non-utilization Equiv. 50 Euro	Amendment/ Investigation	Equiv. 25 Euro
Cancellation/ non-utilization Equiv. 50 Euro	Reimbursement	Equiv. 50 Euro
· · · · · · · · · · · · · · · · · · ·	Pre-check of documents before presentation	Equiv. 25 Euro
Transfer 0.15% min. equiv. 100 Euro	Cancellation/ non-utilization	Equiv. 50 Euro
	Transfer	0.15% min. equiv. 100 Euro
Notices regarding the assignment 0.10% min. equiv. 100 Euro	Notices regarding the assignment	0.10% min. equiv. 100 Euro
Payment related to the assignment 0.15% min. equiv. 75 Euro, max equiv. 1,500 Euro	Payment related to the assignment	0.15% min. equiv. 75 Euro, max. equiv. 1,500 Euro

6. ISSUED LETTER OF GUARANTEE (LG/ CG/ Stand-by Letter of credit)	Value
Preparation and analysis of the documentation for issuing LG/ CG/ Stand-by Letter of credit	Equiv. 50 Euro
Issuance/ Increase/ Validity extension	0.25% min. equiv. 50 Euro/quarter. or part of a quarter
Other amendments (except for increase/ validity extension)	Equiv. 50 Euro
Cancellation	Equiv. 50 Euro
Processing payment under a guarantee	0.20% min. equiv. 50 Euro
7. RECEIVED LETTER OF GUARANTEE	Value
Advising	Equiv. 50 Euro
Payment under a guarantee	0.10% min. equiv. 75 Euro, max. equiv. 500 Euro
Amendment/ investigations/ cancellation	Equiv. 25 Euro
8. MISCELLANEOUS TRADE FINANCING	Value
Emergency fee	Equiv. 30 Euro
SWIFT Trade Fees	Equiv. 10 Euro
Sending documents by express courier abroad	Equiv. 45 Euro

C. BUSINESS CARDS

1. VISA BUSINESS (issued in Lei)	Value
Issuance	Free of charge
Card maintenance	40 Lei/card/year
Card account maintenance	Free of charge
Card replacement on expiration	Free of charge
Re-issuance of card and PIN (lost, stolen, damaged)	40 Lei/card
Card cancellation	Free of charge
Cash withdrawal:	
- ATM Banca Comerciala Intesa Sanpaolo Romania SA	0.2%
- ATM/national and international bank counter	1% + 3 Lei
Transactions at merchants (national and international)	Free of charge
ATM Balance inquiry	Free of charge
Currency conversion	NBR exchange rate + 3%
PIN change at ATM	Free of charge
DAILY LIMITS FOR VISA BUSINESS CARD TRANSACTIONS	Value
ATM and bank counter cash withdrawals (national and international)	5,000 Lei
Transactions at merchants	7,500 Lei
Cash deposits at Banca Comerciala Intesa Sanpaolo Romania SA ATMs	40,000 Lei
These limits can be changed by a written request from the customer, provided that the maximum cas exceed 10,000 Lei.	h withdrawal limit per day per customer does n
CONTACTLESS TRANSACTION LIMITS	Value
Maximum limit of a contactless transaction without PIN entering (valid in the European Union)	100 Lei
Maximum number of consecutive contactless transactions without PIN entering (valid in the European Union)	5
Maximum number of contactless transactions allowed	20
Maximum cumulative value of contactless transactions	7,500 Lei
2. VISA BUSINESS GOLD (issued in Lei)	Value
ssuance	50 Lei
Card maintenance	100 Lei/card/year
Card account maintenance	Free of charge
Card replacement on expiration	Free of charge
Re-issuance of card and PIN (lost, stolen, damaged)	25 Lei

PIN reissuance	15 Lei
Card block	Free of charge
Unjustified refusal to pay	30 Lei
Card reissuance under international emergency regime (offered by Visa International Service Center VISC)	150 EUR
Cash withdrawal:	
- ATM Banca Comerciala Intesa Sanpaolo Romania SA	0.40%
- ATM Intesa Sanpaolo Bank Group	Free of charge
- ATM International	1% + 7 Lei
- National ATM	1% + 5 Lei
- ATM European Union	1% + 5 Lei
- Counter of other banks from Romania	1% + 10 Lei
- Counter of other banks from abroad	1% + 20 Lei
- Counter of other banks from the European Union	1% + 10 Lei
Transactions at merchants (national and international)	Free of charge
Currency conversion	NBR exchange rate + 3%
PIN change at ATM	Free of charge
DAILY LIMITS FOR VISA BUSINESS GOLD CARD TRANSACTIONS	Value
ATM and bank counter cash withdrawals (national and international)	10,000 Lei
Transactions at merchants	15,000 Lei
Cash deposits at Banca Comerciala Intesa Sanpaolo Romania SA ATMs	50,000 Lei
These limits can be changed by a written request from the customer, provided that the maximum casexceed 10,000 Lei.	,
CONTACTLESS TRANSACTION LIMITS	Value
Maximum limit of a contactless transaction without PIN entering (valid in the European Union)	100 Lei
Maximum number of consecutive contactless transactions without PIN entering (valid in the European Union)	5
Maximum number of contactless transactions allowed	20
Maximum cumulative value of contactless transactions	7,500 Lei
3. VISA BUSINESS GOLD (issued in EUR)	Value
Issuance	30 Euro
Card maintenance	30 EUR/card/year
Card account maintenance	Free of charge
Card replacement on expiration	Free of charge
Re-issuance of card and PIN (lost, stolen, damaged)	5 Euro
PIN reissuance	3 Euro
Card block	Free of charge
Unjustified refusal to pay	6 Euro
Card reissuance under international emergency regime (offered by Visa International Service Center VISC)	150 Euro
Cash withdrawal:	
- ATM Banca Comerciala Intesa Sanpaolo Romania SA	0.40%
- ATM Intesa Sanpaolo Bank Group	Free of charge
- ATM International	1% + 1.5 Euro
- National ATM	1% + 1 Euro
- ATM European Union	1% + 1 Euro
- Counter of other banks from Romania	1% + 5 Euro
	1% + 1.5 Euro
- Counter of other banks from abroad	170 · 1.5 Lui O
- Counter of other banks from abroad - Counter of other banks from the European Union	1% + 5 Euro

Currency conversion	NBR exchange rate + 3%
PIN change at ATM	Free of charge
DAILY LIMITS FOR VISA BUSINESS GOLD CARD TRANSACTIONS	Valoare
ATM and bank counter cash withdrawals (national and international)	2,000 Euro
Transactions at merchants	3,000 Euro
These limits can be changed by a written request from the customer, provided that the maxexceed 10,000 Lei.	ximum cash withdrawal limit per day per customer does not

LIMITE TRANZACȚIONARE CONTACTLESS	Value
Maximum limit of a contactless transaction without PIN entering (valid in the European Union)	20 Euro
Maximum number of consecutive contactless transactions without PIN entering (valid in the European Union)	5
Maximum number of contactless transactions allowed	20
Maximum cumulative value of contactless transactions	1,500 Euro

D. CASH MANAGEMENT SOLUTIONS

1. INBIZ	Value
Activation ¹	echiv. 100 Euro/ client
Maintenance ²	echiv. 40 Euro/ client/ luna
Virtual OTP - monthly fee per user, up to 10 users; free for more than 10 users ³	echiv. 0.99 Euro/ utilizator/ luna
OTS - Electronic signature via SMS - monthly fee per user ³	echiv. 3 Euro/ utilizator/ luna
OTR - Electronic signature via QR Code - monthly fee per user ³	echiv. 2.50 Euro/ utilizator/ luna
Provision of user kit consisting of a signing device and a certificate ³	echiv. 120 Euro/ kit
Annual fee for each certificate holder - payable in quarterly installments ³	echiv. 35 Euro/ certificat/ an
Assistance at the Client's premises after activation, at Client's request ³	echiv. 500 Euro/ zi + cheltuieli transport + TVA
Transaction fee	ldem Plăți prin Internet Banking
^{1.} It is charged only once, regardless of the number of accounts and users in the group	

2. INTERNATIONAL CASH CONCENTRATION	Value
Activation	
- the account is opened within Intesa Sanpaolo Group	Equiv. 500 Euro/account
- the account is opened outside Intesa Sanpaolo Group	Equiv. 1,000 Euro/account
Maintenance	
- daily frequency	Equiv. 200 Euro/account/month
- weekly frequency	Equiv. 100 Euro/account/month
- monthly frequency	Equiv. 50 Euro/account/month
Amendments, additions, cancellations of accounts already included in the structure or amendments in service parameters	
- the account is opened within Intesa Sanpaolo Group	Equiv. 100 Euros/modification
- the account is opened outside Intesa Sanpaolo Group	Equiv. 200 Euros/modification
Intercompany transfer report	Equiv. 50 Euro/client/month/repor
3. DOMESTIC CASH POOLING (DCP)	Value
Activation	Equiv. 100 Euro/contract
Maintenance of account enrolled in DCP*	
- option A	Equiv. 25 Euro/account/month
- option B	Free of charge
ee/ transaction applicable to pooling transfers only *	
- option A	Free of charge
- option B	Equiv. 0.5 Euro/transfer
Amendments	Equiv. 50 Euro/modification
Reports	Equiv. 20 Euro/contract/month

*The customer can choose one of the two options mentioned above, but cannot combine them (i.e., to select the account maintenance fee from Option A with the fee/ transaction from Option B and vice versa). An account included in a DCP structure will be exclusively subject to the account maintenance fees enrolled in the DCP and the fee/ transaction (regardless of the option chosen by the client), without the standard account maintenance and transfer fees being applied.

4. INTERNATIONAL CASH POOLING ZERO BALANCE	Value
Service activation, per each Secondary Account	500 Euro/account
Monthly maintenance, per each Secondary Account	300 Euro/account
Service amendments (e.g. addition of new Secondary Accounts; amendment of current cash pooling structure, etc.)	100 Euro/modification
5. MT101	Value
Activation	
- for clients (Instructing Party) of Intesa Sanpaolo Group	360 lei/contract equiv. 80 Euro/contract
- for clients (Instructing Party) outside Intesa Sanpaolo Group	450 lei/contract equiv. 100 Euro/contract
Maintenance	45 Lei/contract/month equiv. 10 Euro/contract/month
Contract amendment	Free of charge
Fees applied to payments	Same with Payments via Internet Banking
6. PAYMENT FACTORY	Value
Service activation, per account Service means any of: transmission of payment files; status payment reports; account statements (end of day or intermediate).	50 Euro/service, maximum 100 Euro/account
Monthly maintenance, per account	50 Euro/service, maximum 100 Euro/account
Monthly fee for additional service, per account (SWIFT MT940 + MT941 + MT942)	60 Euro/account
Service amendment (e.g.: addition of new accounts; amendment current structure, etc.)	40 Euro/ amendment
Payments	Same as Payments via Internet Banking

HOUR LIMITATIONS BY TYPE OF OPERATION

regarding the payment operations processing and settlement schedule

	ene payment of					
PAYMENTS IN LEI - NATION	AL					
Operation type	Inter	net Banking		Paper Based		
	Time slot	Debit	Settlement	Time slot	Debit	Settlement
Interbank payments below 50,000 lei (standard)	Received by 13:30	Same day	Same day	Received by 13:30	Same day	Same day
	Received between 13:30 – 16:45	Same day	Next day	Received between 13:30 – 16:30	Same day	Next day
	Received after 16:45	Next day	Next day			
Interbank payments over	Received by 14:15	Same day	Same day	Received by 14:15	Same day	Same day
50,000 lei and/ or urgent payments (regardless of	Received between 14:15 – 16:45	Same day Next day Same		Same day	Next day	
value)	Received after 16:45	Next day	Next day			
Payments to accounts opened in Banca Comerciala Intesa Sanpaolo Romania SA (intra-bank circuit)		Same day	Instant 24/7*		Same day	Same day
PAYMENTS IN LEI - INTERNA	ATIONAL					
Ou anation toma	Internet Banking			Paper Based		
Operation type	Time slot	Debit	Settlement	Time slot	Debit	Settlement
6	Received by 16:00	Same day	Next day	Received by 16:00	Same day	Next day
Standard payments	Received after 16:00	Next day	Next day	Received after 16:00	Next day	Next day
Urgent payments	Received by 14:00	Same day	Same day	Received by 14:00	Same day	Same day
	Received between 14:00 and 16:00	Same day	Next day	Received between 14:00 and 16:00	Same day	Next day
	Received after 16:00	Next day	Next day	Received after 16:00	Next day	Next day

FOREIGN CURRENCY PAYMENTS (Euro SEPA and non-SEPA)						
O	Inter	net Banking	Paper Based			
Operation type	Time slot	Debit	Settlement	Time slot	Debit	Settlement
Standard payments	Received by 16:00	Same day	Next day	Received by 16:00	Same day	Next day
	Received after 16:00	Next day	Over 2 days	Received after 16:00	Next day	Over 2 days
Urgent payments	Received by 13:00	Same day	Same day	Received by 13:00	Same day	Same day
	Received after 13:00	Same day	Next day	Received after 13:00	Same day	Next day
Payments to accounts opened in Banca Comerciala Intesa Sanpaolo Romania SA (intra-bank circuit)		Same day	Instant 24/7*		Same day	Same day

^{*}Except of time interval 19:00 - 23:00 for the working days, and 19:00 - 05:00 for the last working day of the calendar month.

CURRENCY EXCHANGE		
Currency exchange	Via Internet Banking	15:45**
	paper based	16:00

^{**}Between 15:45 - 9:00 (the next day) and on banking non-working days, currency exchanges will be possible through I-B@nk within the limit of equiv. 3,000 EURO/day.

OPERATIONS WITH DEBIT INSTRUMENTS				
Presentation of cheques, promissory notes and bills of exchange for collection	interbank circuit	13:45		
	intrabank circuit	16:30		
Available money in the current account in order to cover debit instruments received for payment	processed electronically 14:00 of the day before compen			
	Which cannot be processed electronically	10:00 of the day before compensation		

CASH TRANSACTIONS AT BANK COUNTERS						
Cash deposits	and	cash	nanor hacod	16:30		
withdrawals			paper based 16:30			

DEPOSITS		
Term deposits and overnight deposits – constitution and cancellation	via Internet Banking	16:30
	paper based	16:30