



# **LIST OF STANDARD BANK CHARGES**

– Legal Entities / Economic Entities –

**April 28<sup>th</sup>, 2023**



**INTESA SANPAOLO BANK**

## 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 ENTREPRENEURS		
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
<i>*The START transactional package monthly administration fee is zero, provided that the monthly credit turnover through the current accounts opened at Banca Comerciala Intesa Sanpaolo Romania SA is greater than 20,000 lei/ month.</i> <i>**The commission is owed by the customer if the package is closed within the first 6 months after contracting.</i>		
3. CASH TRANSACTIONS		Lei Operations Foreign currency Operations
Cash deposit in Lei, Euro, USD*		0.10%
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
<i>*Applies to cash deposits ≥ 50,000 Lei or equivalent/ day, to the amount that exceeds the daily limit.</i> <i>**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.</i>		

4. TRANSFERS – INCOMING PAYMENTS	Lei Operations	Foreign currency Operations
Collections by payment order - intrabank circuit		Free of charge
Collections by payment order - interbank circuit		
- up to 500 Lei equiv.		Free of charge
- between 500.01 – 49,999.99 lei equiv.	5 Lei	1 Euro equiv.
- over 50,000 lei equiv.	5 Lei	1 Euro equiv.
Instant incomings LEI	Free	N/A
Debit instruments collections – intrabank	4 Lei	N/A
Debit instruments collections – interbank	4 Lei	N/A
Debit instruments remittance for collection (intra and interbank)	Free	N/A
5. TRANSFERS – Paper-based payments	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)
Intrabank payment orders	10 Lei	5 Euro equivalent.
Interbank payment orders		
- up to 500 Lei equiv.	15 Lei equiv.	0.20% min. equiv. 25
- between 500.01 – 49,999.99 lei equiv.	15 Lei equiv.	Euro, max. equiv. 1,000
- over 50,000 lei equiv.	21 Lei equiv.	Euro
Intrabank debit instrument payments (Lei only)	4 Lei	N/A
Interbank debit instrument payments (Lei only)		
- up to 500 Lei	6 Lei	
- between 500.01 – 49,999.99 Lei	9 Lei	N/A
- over 50,000 Lei	19 Lei	
Urgent payment LEI/ Euro SEPA / cross border payment in LEI	21 lei equiv.	N/A
Correspondent banking fee for cross border payments in Lei	As the case may be, if the correspondent bank in Romania (in Lei) of the beneficiary bank from abroad requests commissions, these will be paid by the client	
Foreign currency payment urgent fee	N/A	equiv. 35 Euro
6. TRANSFERS - Payments via Internet Banking /Payment Initiation Service Provider (PISP)	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)
Intrabank payments		
- In Lei		1 Lei
- In foreign currency (Euro SEPA and non-SEPA)		equiv. 1 Euro
Interbank payments		
- up to 500 Lei equiv.	4 Lei equiv.	0.15% min. equiv. 15
- between 500.01 – 49,999.99 lei equiv.	6 Lei equiv.	Euro, max. equiv. 600
- over 50,000 lei equiv.	15 Lei equiv.	Euro
Urgent payment LEI/ Euro SEPA / cross border LEI	15 Lei equiv.	
Instant payments LEI	7 Lei	N/A
Correspondent banking fee for cross border payments in Lei	As the case may be, if the correspondent bank in Romania (in Lei) of the beneficiary bank from abroad requests commissions, these will be paid by the client	
Foreign currency payment urgent fee	N/A	equiv. 35 Euro

7. INTERNET BANKING TRANSACTION LIMITS*		
Limit/day - cumulative transactions, for Corporate	3,500,000	Lei or equivalent in other currencies
Limit/day - cumulative transactions, for Small and Medium Enterprises	1,500,000	Lei or equivalent in other currencies
Limit/day - cumulative transactions, for Small Companies and Individual Entrepreneurs	500,000	Lei or equivalent in other currencies
* Utility payments, currency exchanges and transfers between own accounts are not included, as these can be made without a transaction limit.		
8. STANDING ORDER	Lei Operations	Foreign currency Operations
Activation/ Amendment at the bank counter		Equiv. 5 Lei
Activation/ Amendment via Internet Banking		Free of charge
Scheduled payment - intrabank and interbank circuit	Same as Payments via Internet Banking	
9. DIRECT DEBIT	Lei Operations	Foreign currency 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*		Free of charge
*PSIC – Information Service Provider regarding accounts		
Garnishment establishment (enforceable/ insurable) or seizure	Equiv. 20 Lei/currency type/establishment address	
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.		30 Lei, VAT included
Account balance confirmation to the auditor		Equiv. 35 Euro, 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 equiv. 100 Euro
Administrator guarantee deposit analysis	5 Lei	N/A
12. I-TREZO	Value	
Monthly subscription	90 Lei/month/treasury	
Payment order issuance fee	5 lei	

## B. TRADE FINANCE

1. DOCUMENTARY/ CONDITIONAL PAYMENT ORDER	Value
Advising	0.10% min. equiv. 50 Euro
Issuance	0.20% min. equiv. 50 Euro
Payment	0.20% min. equiv. 50 Euro
Amendment/ investigation/ cancellation	equiv. 25 Euro
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. 1.000 Euro
Unpaid instrument return	5 Euro/instrument
Cheque certification	1% min 100 Lei
<i>*Banca Comerciala Intesa Sanpaolo Romania SA does not remit instruments issued in GBP currency</i>	
3. DOCUMENTARY COLLECTION	Value
Advising/ Remittance of documents	0.20% min. equiv. 50 Euro max. equiv. 1,000 Euro
Payment	0.20% min. equiv. 50 Euro max. equiv. 1,000 Euro
Issuance/ Remittance documents free of payment	0.20% min. equiv. 30 Euro max. equiv. 250 Euro
Amendment/ Investigation Documentary Collection	Equiv. 25 Euro/ instrument
Release of documents for goods consigned to the bank	0.20% min. equiv. 50 Euro max. equiv. 1,000 Euro
Return of unpaid documents Export Documentary Collection	Equiv. 25 Euro
4. ISSUED LETTER OF CREDIT (IMPORT)	Value
Pre-advising Import letter of credit	Equiv. 25 Euro
Issuance/ Increase/ Validity extension	0.20% min. equiv. 100 Euro/quarter or fraction of a quarter
Payment at sight	0.20% min. equiv. 150 Euro
Deferred payment/ Acceptance	0.2% min. equiv. 100 Euro/quarter or fraction of a quarter
Amendment/ Investigation Import letter of credit	Equiv. 25 Euro
Discrepancies Import letter of credit	Equiv. 50 Euro
Cancellation/ Non-utilization Import letter of credit	Equiv. 50 Euro
5. L/C RECEIVED (for EXPORT)	Value
Pre-advising	Equiv. 25 Euro
Advising	0.10% min. equiv. 50 Euro, max. equiv. 2,000 Euro
Confirmation	Negotiable, depending on the rating of the issuing bank, min. equiv. 100 Euro
Deferred payment/ Acceptance	0.20% min. equiv. 150 Euro/quarter 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 Euro
Amendment/ Investigation	Equiv. 25 Euro
Reimbursement	Equiv. 50 Euro
Pre-check of documents before presentation	Equiv. 25 Euro
Cancellation/ non-utilization	Equiv. 50 Euro
Transfer	0.15% 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

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
<b>Cash withdrawal:</b>	
- 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
<i>These limits can be changed by a written request from the customer, provided that the maximum cash withdrawal limit per day per customer does not exceed 10,000 Lei.</i>	
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
Issuance	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
<b>Cash withdrawal:</b>	
- 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
<b>DAILY LIMITS FOR VISA BUSINESS GOLD CARD TRANSACTIONS</b>	<b>Value</b>
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
<i>These limits can be changed by a written request from the customer, provided that the maximum cash withdrawal limit per day per customer does not exceed 10,000 Lei.</i>	
<b>CONTACTLESS TRANSACTION LIMITS</b>	<b>Value</b>
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
<b>3. VISA BUSINESS GOLD (issued in EUR)</b>	<b>Value</b>
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
<b>Cash withdrawal:</b>	
- 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
- Counter of other banks from abroad	1% + 1.5 Euro
- Counter of other banks from the European Union	1% + 5 Euro
Transactions at merchants (national and international)	Free of charge

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

<b>1. INBIZ</b>		<b>Value</b>
Activation <sup>1</sup>		echiv. 100 Euro/ client
Maintenance <sup>2</sup>		echiv. 40 Euro/ client/ luna
Virtual OTP - monthly fee per user, up to 10 users; free for more than 10 users <sup>3</sup>		echiv. 0.99 Euro/ utilizator/ luna
OTS - Electronic signature via SMS - monthly fee per user <sup>3</sup>		echiv. 3 Euro/ utilizator/ luna
OTR - Electronic signature via QR Code - monthly fee per user <sup>3</sup>		echiv. 2.50 Euro/ utilizator/ luna
Provision of user kit consisting of a signing device and a certificate <sup>3</sup>		echiv. 120 Euro/ kit
Annual fee for each certificate holder - payable in quarterly installments <sup>3</sup>		echiv. 35 Euro/ certificat/ an
Assistance at the Client's premises after activation, at Client's request <sup>3</sup>		echiv. 500 Euro/ zi + cheltuieli transport + TVA
Transaction fee		Idem Plăți prin Internet Banking
<sup>1</sup> It is charged only once, regardless of the number of accounts and users in the group		
<sup>2</sup> The fee includes the activation and maintenance of OTP/ OTS/ OTR devices. The first two months are offered free of charge		
<sup>3</sup> Fee applicable to the Main Company and charged by the Main Bank		
<b>2. INTERNATIONAL CASH CONCENTRATION</b>		<b>Value</b>
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/report
<b>3. DOMESTIC CASH POOLING (DCP)</b>		<b>Value</b>
Activation		Equiv. 100 Euro/contract
Maintenance of account enrolled in DCP*		
- option A		Equiv. 25 Euro/account/month
- option B		Free of charge
Fee/ 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		
<i>Service means any of: transmission of payment files; status payment reports; account statements (end of day or intermediate).</i>		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

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regarding the payment operations processing and settlement schedule

PAYMENTS IN LEI - NATIONAL						
Operation type	Internet 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 50,000 lei and/ or urgent payments (regardless of value)	Received by 14:15	Same day	Same day	Received by 14:15	Same day	Same day
	Received between 14:15 – 16:45	Same day	Next day	Received between 14:15 – 16:30	Same day	Next day
	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 - INTERNATIONAL						
Operation type	Internet Banking			Paper Based		
	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	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)

Operation type	Internet Banking			Paper Based		
	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
	intra-bank 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 compensation
	Which cannot be processed electronically	10:00 of the day before compensation

## CASH TRANSACTIONS AT BANK COUNTERS

Cash deposits and cash withdrawals	paper based	16:30
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## DEPOSITS

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