



ALPHA BANK

# Fees and commissions for individual customers

For operations in lei and foreign currencies

This edition came into effect starting with the 18th of June 2024 and  
replaces the previous edition of the 13<sup>th</sup> of November 2023

1. This brochure contains standard commissions charged by ALPHA BANK ROMANIA for the products and services offered to its customers. For those products and services not listed in this document, the commissions will be set and communicated by the Bank on a case by case basis, before the operation has been provided.
2. Commissions and fees are due and payable from the current account on the transaction date, irrespective if finalized at beneficiary or not (returning, non-acceptance, cancellation, expiry before utilization etc.). Exception: commissions and fees for operations that generate collection are calculated on the transaction date but will be charged at the first collection.
3. Commissions and fees are due and payable by the ordering party or the service applicant. In case the beneficiary pays the commissions their level is the same as herein mentioned.
4. When calculating the commissions listed "per quarter" timing must be understood as the entire period of 90/91/92 consecutive days and fractions thereof.
5. Mail or fast couriers charges, teletransmission fees as well as fees for special forms related to operations performed are added to the commissions listed herein and collected at the same time.
6. If VAT will be modified as a result of changes of legislation, the commissions that include VAT will be modified accordingly, without any other formality.
7. If the commissions/fees charged by settlement systems SENT( up to 50,000 lei), ReGIS ( $\geq 50,000$  lei), will suffer modifications, the tariff will be updated accordingly, without any other formality

Commissions and fees listed herein along with the general principles, as a part of the Bank General Business Conditions and the Account Operating Rules, may be supplemented with the Bank's decisions.

## Standard commissions for current account and current account transactions (for individuals for lei and foreign currencies operations)

Current account		any currency	
a) Opening a current account	0		
b) Monthly management fee for Alpha Access Classic current account	Account in lei	Account in foreign currency	
	6 lei	2,50 monetary units in the account currency	
c) Statement of account			
Release of the current month statement (once a month) at counter	0 lei		
Sending the current month statement (once a month) by POST	3 lei / envelope (represents the sending cost for the statement delivered by POST)		
Statement at movements, duplicate or copy of the current month statement at counter	3 lei/ Statement		
Duplicate or copy statement previous months (statement/month) at counter	5 lei/ monthly statement		
d) Account Switching Service	0 lei		
Cash operations	Lei	in foreign currency	
a) Cash withdrawals	1,25% minim 5 lei	1,25% minim 3 euro	
b) Cash withdrawal without the scheduled	2,00% applied at the total amount withdrawn during a day		
c) Cash withdrawals in preferential banknotes structures	3 %	-	
d) Commission for not pursuing the scheduled cash withdrawal	2,00% applied to scheduled and not collected amount		
e) Cash deposits at the counters	0 lei	0 euro	
f) Cash deposits at ATM/MFM 24/7 Banking in your own current accounts using for authentication the main or supplementary AlphaCard	0 lei	0 euro	
g) Cash deposits in coins	3,5% for amount exceeding 10 lei	3,5% for amounts exceeding 3 euro	
Any withdrawal totaling over 10,000 lei or 10,000 euro (or equivalent in other currencies), made during the same day, regardless of the unit, must be notified in writing to the Bank 1 working day in advance, while the amounts exceeding 30,000 lei or 100,000 euro (or equivalent in other currencies) must be notified to the Bank 2 working days in advance. The issuance of banknotes denominated in EUR 200 and EUR 500 shall be made in advance, sent to the Bank at least one business day in advance. In case of withdrawals from loans and term deposits the commissions will be charged according to the conditions expressly mentioned in the Credit Agreement, respectively the Deposit Agreement.			
Foreign exchange	0		
Simple payment orders in lei	Counter	Online	
a) Incomings from other Bank's customers	0 lei	0 lei	
b) Incomings from other banks* or State Treasury, in favour of the Bank's customers <i>* including the instant payments received from banks participating to the Instant Payments Services offered by Transfond in Romania</i>	2 lei		
c) Payments to Bank's customers (transfers)			
payments to own accounts	0 lei	0 lei	
payments to other Bank's customers	15 lei	0 lei	
d) Payments in favor of other banks'* customers, including the State Treasury			
for amounts < 50.000 lei <i>* including the instant payments ordered through the Online Banking Application in favour of customers of the banks participating to the Instant Payments Services offered by Transfond in Romania</i>	15 lei	4 lei	
for amounts ≥ 50.000 lei or urgent (regardless of the amount)	0,10%, minim 20 lei, maxim 4.000 lei	0,05%, minim 10 lei, maxim 2.000 lei	
e) Payments from garnished account	25 lei+ SENT/ReGIS clearing fee		
f) Interbank utility payments for selected providers ≤ 200 lei <i>(List of utility providers for which this commission is applied can be verified at Alpha Bank units or by accessing Online Banking application)</i>	2 lei	0 lei + Sent/ReGIS clearing fees	
g) Payments amendment, cancellations for executed payments	20 lei		
h) Investigation for executed payments	20 lei		
i) Payments amendment, cancellations for non-executed payments	20 lei		

j) Sent/ReGIS Clearing fees for payment orders in lei, perceived by the settlement systems:		
for amounts < 50.000 lei	Sent: 0.51 lei/0.45 lei for the instant payments	
for amounts ≥ 50.000 lei or urgent (regardless of the amount)	ReGIS: 6 lei	
<b>Simple payment orders in foreign currency</b>	<b>Counter</b>	<b>Online</b>
a) Incomings from other Bank's customers	0 euro	-
b) Incomings from other banks or State Treasury, in favour of the Bank's customers	0 euro	-
c) Payments to Bank's customers (transfers)		
payments to own accounts	0 euro	0 euro
payments to other Bank's customers	3 euro	0 euro
d) EUR Payments to European Economic Area countries (EEA)/SEP, in favour of other banks customers		
for amounts < 50.000 lei (Euro equivalent)*	15 lei equivalent *	4 lei equivalent*
for amounts ≥ 50.000 lei (Euro equivalent)*	0.10% maxim 4.000 lei equivalent *	0.05% maxim 2.000 lei equivalent *
e) Payments in favour of other banks customers other than those from d)		
for amounts ≤ 100 euro or Euro equivalent*	10 euro	
for amounts ≤ 12.500 euro or Euro equivalent*	40 euro	
for amounts > 12.500 euro or Euro equivalent*	0,25% maxim 2.000 euro + SWIFT fee	
f) Additional commissions		
Foreign payments with "OUR" commissions	for amounts ≤ 12.500 euro or equivalent* : 15 euro for amounts > 12.500 euro or equivalent* : 45 euro	
Payments amendment, cancellations, investigation for executed payments	40 euro	
Payments amendment, cancellations for non-executed payments	10 euro	
Urgent payment	20 euro (is added to the standard commission from d) or e))	
SWIFT fee	10 euro	
*) at NBR exchange rate from transaction day		
According to the law concerning payment services, the foreign currency transfers, in any currency, within the European Economic Area (EEA) must always have a cost option of 'shared' (SHA). This means that (for example for an USD transfer from Romania to Austria) each party will pay the costs incurred at their own bank, as is already the practice in the case of EEA currencies payments. Please note that when you submit a foreign currency transfer order in Alpha Bank online banking to a country within the EEA, the only available commission type will be "SHA" – Alpha Bank charges will be payable by sender, other banks' charges being born to the beneficiary (deducted from the paid amount). SWIFT fees are not charged in the case of SEPA payments in euro. Member countries of the European Economic Area - EEA countries/SEPA countries: Austria, Belgium, Bulgaria, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Monaco, Great Britain, The Netherlands, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Hungary, Croatia, Norway, Liechtenstein and Iceland.		
<b>Conditional / documentary payment orders</b>	<b>Lei</b>	<b>in foreign currency</b>
a) Issuance	0,25 % minim 100 lei + SWIFT fee + ReGIS fee	0,25 % minim 100 euro + SWIFT fee
b) Advising (for received documentary payment orders)	0,10 % minim 250 lei + SWIFT fee + ReGIS fee	0,10 % minim 50 euro + SWIFT fee
c) Modification	85 lei	25 euro
<b>Documentary and clean collection</b>	<b>Lei</b>	<b>in foreign currency</b>
EXPORT (oreder cashing/acceptance) Remittance Documents for collection	-	0,15% minim 20 euro, maxim 200 euro or equivalent
Returning unaccepted/unpaid documents	-	25 euro
<b>Direct debit</b>	<b>Lei</b>	<b>in foreign currency</b>
a) Direct debit		-
Intra-banking direct debit for payer	1 leu/operation	-
Inter-banking direct debit for payer	2 lei + 0,05 lei SENT Direct Debit Fee /operation	-
b) Contract amendment	4 lei/operation	-
c) Payment refusal for payer	-	-
Returning of funds is free for the first 8 weeks		
<b>Standing orders</b>	<b>Lei</b>	<b>in foreign currency</b>
a) Intra-banking standing order	2 lei/operation	EURO: 0,50 euro/operation USD: 1,00 USD/operation
b) Inter-banking standing order	4 lei + SENT or ReGIS clearing fee	-
c) Contract amendment	4 lei	EURO: 1 euro/USD: 1,50 USD
<b>Online Banking service</b>	<b>Lei</b>	<b>in foreign currency</b>
a) Monthly management fee for Online Banking Service, customer level (from the account selected in the "Online Banking Service application for individuals")	4 lei	1 monetary unit in the account currency
b) Hardware token replacement in case of loss, theft or damage, is not returned at the end of Online Banking Service	45 lei	45 lei
<b>Alpha TXT service</b>	<b>Lei</b>	<b>in foreign currency</b>
a) Monthly management fee (subscription) - includes 25 SMS	5 lei	5 lei equivalent
b) Additional consumption – for exceeding the SMS number	0,5 lei/ SMS sent	0,5 lei equivalent/SMS sent

included in the monthly management fee		
<b>Other operations and services (VAT carriers, VAT included)</b>	<b>any currency</b>	
a) Balance confirmation on request for credit contract or current account and saving / request	48 lei	
b) Confirmation of authorized signatures, upon request	6 lei	
c) Issue of confirmation letters/ letter of good standing/visa embassy other than related to loans and social benefits		
without financial information	91 lei	
with financial information	178 lei	
d) Domicile with the Bank of commercial papers	0,1 % minim 25 euro/paper	
e) Collection of queries (CIP/CRC/BC)		
2 queries per month	0	
more than 2 queries per month	6 lei/ query	
other	6 lei//page	
<b>Other operations and services (VAT-free)</b>	<b>any currency</b>	
a) Additional/cancellation/change authorized person (including power of attorney)	5 lei	
b) Opening an escrow account	negotiable but not less than 0,1% minim 350 lei	
c) Good performance guarantee	0,05% minim 35 lei	
d) Request of documents older than 3 months (except the account statements regulated to the Current Account)	5 lei/page but no more than 100 lei	
e) Establishing garnishment	15 lei	
f) Current account transfer between bank units	5 lei	
g) Payment of invoices issued by partner telephone companies	0	
h) Fast transfers		
as beneficiary	0	
as orderer	according to the tariffs or agreed with the partners	
<b>Debit instruments (cheques, promisory notes, bills of exchange) *</b>	<b>Lei</b>	<b>in foreign currency</b>
a) Remittance for collection of debit instruments issued by other banks' clients	2,5 lei + SENT/ReGIS fee settlement	-
b) Collection for debit instruments issued by other clients of the Bank	0,5 lei	-
c) Collection for debit instruments issued by other banks' clients		
for amounts < 1.000 lei	1 lei	-
for amounts between 1.000 lei and 49.999,99 lei	1,5 lei	-
for amounts ≥ 50.000 lei	2 lei	-
d) Settlement/payment for debit instruments issued by the Bank		
at the Bank's counters	0 lei	-
at other banks' counters	7 lei	-
e) Debit instruments certification	25 lei	-
f) Debit instruments issuance (up to 25 pages)	5 lei	-
g) Commercial cheques, remittance for collection	-	1,5 % minim 5 euro, maximu 100 euro
h) Cheques not accepted/not paid	-	30 euro
i) Aval for promisory note and bill of exchange	0,2 % minim 85 lei/quarter	0,2 % minim 100 euro/quarter
j) Additional commission**	7 lei	-
* For debit instruments refused for payment (technical reason or total/partial lack of funds into payer's account) SENT/ReGIS commission will be charged. ** on top of the commission charged for operations mentioned at points a) to e)) for debit instruments settled upon the inter - banking convention (old instruments or not processed electronically)		

## Debit cards commission for individual for lei, foreign currencies operations

	ALPHACARD VISA DEBIT	
Issuing fees	lei /euro/ USD	
a) Main card issuing fee	5 euro	
b) Supplementary card issuing fee	5 euro	
c) Annual commission for main card management	10 euro	
d) Annual commission for supplementary card management	0 euro	
<b>Account opening</b>		
a) Account opening minimum amount <i>(Represents the total value of the card issuing fee and management fee for the first year)</i>	15 euro	
b) Account minimum amount - guarantee	0 euro	
<b>Transactions fees</b>		
<b>Domestic transactions</b>		
a) Cash withdrawal from Alpha Bank's ATM/MFM	0,2 %	
b) Cash withdrawal from other romanian banks' ATMs/ counter	0,75 % + 2,5 lei	
c) Sales	0	
d) Cash advance at Alpha Bank counter (RON/EUR/USD)	according to Alpha Bank fees and commissions	
<b>International transactions</b>		
a) Cash withdrawal from ATM/counter	0,75 % + 2,5 lei	
b) Sales	0	
c) Foreign exchange	0	
<b>Other commissions</b>		
a) Card replacement (destroyed, demagnetized, name change)	10 lei	
b) Lost/stolen card (card + PIN)	20 lei	
c) Card renewal	0 lei	
d) New PIN generation	10 lei	
e) PIN change at Alpha Bank ATM/MFM	1 leu/0,22 euro/0,28 USD	
f) Alpha Bank ATM/ MFM balance inquiry	0 lei	
g) Chargeback requests not sustained	30 lei	
h) Mini statement at Alpha Bank ATM/MFM (Contains the last 10 transactions made by debit card and posted)	1 leu/0,22 euro/0,28 USD	
i) Card delivery fee in Romania *	10 lei	
<b>Interest rates</b>		
a) Interest rate for positive balance - lei, euro, USD	as per contract	
b) Unauthorized overdraft interest rate (lei)	19 %	
c) Unauthorized overdraft interest rate (USD/EUR)	10 %	
<b>Other conditions</b>		
Minimum payment amount	100 % fees and 100 % commissions	

\* The card delivery fee in Romania is charged automatically in the first 10 calendar days of the month immediately following the issuance of the card.

# Credit cards commission individual for lei and foreign currencies operations

	ALPHACARD VISA GOLD/ VISA GOLD GARANTAT		ALPHACARD VISA CREDIT	ALPHA MASTERCARD CREDIT	MOBEXPERT CREDIT CARD
	lei	euro	lei	lei	lei
<b>Issuing fees</b>					
a) Main card issuing fee <sup>1</sup>	50 lei	30 euro	20 lei		0 lei
b) Supplementary card issuing fee <sup>1</sup>	25 lei	10 euro	5 lei	5 lei	0 lei
c) Annual commission for main card management <sup>2</sup>	100 lei	60 euro	40 lei	40 lei	200 lei
d) Annual commission for supplementary card management <sup>2</sup>	50 lei	25 euro	20 lei	20 lei	100 lei
<b>Transactions fees</b>					
<b>Domestic transactions</b>					
a) Cash withdrawal from Alpha Bank's ATM/MFM	2 %		1 % (minim 2 lei)		2%
b) Cash withdrawal from other romanian banks' ATMs/counter	2 %		1 % + 5 lei		2%
c) Sales	0		0		0 lei
d) Cash advance at Alpha Bank counter (lei)	0				0 lei
e) Cash advance at Alpha Bank counter (euro)	-	0 euro	-		0 lei
<b>International transactions</b>					
a) Cash withdrawal from ATM/counter	2 %		1 % + 5 lei		2%
b) Sales	0		0 lei		0 lei
c) Foreign exchange	0		0 lei		0 lei
<b>Other conditions</b>					
a) Minimum payment amount	2 % principal + 100 % fees + 100 % commissions		2.5 % principal (minim 10 lei) + 100 % fees + 100 % commissions		2 % principal + 100 % fees + 100 % commissions
b) Due date	4th of each month		15th of each month	19th of each month	4th of each month
c) Grace period <sup>3</sup>	maximum 50 days		maximum 55 days		maximum 50 days
<b>Other fees</b>					
a) Card replacement (destroyed, demagnetized, name change)	30 lei	10 euro	10 lei	10 lei	30 lei
b) Lost/stolen card (card +PIN)	60 lei	20 euro	20 lei	20 lei	60 lei
c) Card renewal	0 lei	0 euro	0 lei	0 lei	0 lei
d) New PIN generation	30 lei	10 euro	10 lei	10 lei	30 lei
e) PIN change at Alpha Bank ATM/MFM	1,5 lei	0,30 euro	1,5 lei	1,5 lei	1,5 lei
f) Alpha Bank ATM/MFM balance inquiry	1 leu	-	1 leu	1 leu	1 leu
g) Chargeback requests not sustained	30 lei	10 euro	30 lei	30 lei	30 lei
h) Monthly account statement (by POST) - postal fees	3 lei	0,50 euro	3 lei	3 lei	3 lei
i) Monthly account statement (by e-mail /at the Bank)	0 lei	0 euro	0 lei	0 lei	0 lei
j) Duplicate or copy for current month	3 lei/ statement	1 euro/ statement	3 lei/ statement	1,5 lei/ statement	3 lei/extras
k) Duplicates for previous months (statement/month)	5 lei/ statement	2 euro/ statement	5 lei/ statement	3 lei/ statement	5 lei/extras
l) Accidental overlimit fee	5 %				
m) Commission for "Worldwide Installments" <sup>4</sup>	1,5 % - 3 rate; 3 % - 6 rate; 4,5 % - 9 rate; 6 % - 12 rate.				
n) Card delivery fee in Romania	0 lei	0 euro	10 lei		0 lei
<b>Interest rates</b>					
a) Interest for credit facility <sup>5</sup> =Reference Rate <sup>6</sup> + Standard margin	lei	euro	lei	lei	lei
	according to contract				27% <sup>8</sup>
b) Overdue interest rate <sup>7</sup>	3 %				
<b>Emergency Services - Fees applicable only in case the Visa International Service Center (VISC) is called</b>					
a) Lost/stolen/destroyed card reporting	100 lei	25 euro		-	
b) Emergency cash advance	265 lei	75 euro		-	
c) Emergency card replacement	500 lei	130 euro		-	
d) Information	0 lei	0 euro		-	

1. The issuance fee and the card delivery fee in Romania are charged in the first 10 calendar days of the month immediately following the issuance of the card.

2. It is first charged at the one year anniversary of the issue date. Afterwards it will be charged every 12 months.

3. No interest rate for merchant payment, anywhere in the world, if the owed amount is fully reimbursed until the due date.

4. The commission shall be applied to the value of the transaction for which the Option is activated, when the transaction is divided into installments.

5. The interest rate is composed by Reference Rate (IRCC for the RON accounts, respectively EURIBOR 6M for the EUR accounts) plus the bank's margin.

6. The value and the evolution of Reference rate is available on [www.alphabank.ro](http://www.alphabank.ro) or in any Alpha Bank branch.

7. Interest penalty represents an annual percentage rate that applies to the minimum amount due and unpaid and is calculated comparing the number of actual days of default with the number of days of one year (365).

8. Fixed interest rate for Mobexpert Credit Card

Notes: Fees for international transactions displayed in EUR.

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