

Savings and investments

Term DEPOSITS



You wish to...

- keep your savings in full safety
- better use your cash assets
- have the possibility to choose the saving formula that best suits you

BRD offers you...

a **Term DEPOSIT** in **LEI** or in **FOREIGN CURRENCY**

Keep and enhance your savings in maximum safety and flexibility conditions

When signing a **term deposit contract** with BRD-Groupe Société Générale, you can choose the deposit term, the interest payment modality, as well as - if necessary - the persons you mandate to access your deposit account.

Types of deposits

Choose between the following options for your deposit:

- **deposits in Lei**, with the interest paid either monthly or on the maturity date (interest capitalisation)
- **deposits in foreign currency**, with the interest paid on the maturity date.

Depending on the type, value and duration, all term deposits bear gainful interests rates.

You benefit of...

Special interest levels for the PREMIUM and STANDARD tranches

Characteristics

- **Term:**
 - ▶ for deposits in Lei: 30, 60, 90, 180, 270, 365, 730 and 1095 days
 - ▶ for deposits in currency: 30, 90, 180, 270 and 365 days

- **Deposit renewal**

On the maturity date, BRD automatically renews the deposits on the same conditions as the initial ones.

- **Deposit guarantee**

All deposits subscribed by individuals at BRD are guaranteed by the Guarantee Fund Supporting Deposits of Individuals, within the conditions and limits established by law.

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Your advantages...

■ Make good use of your savings...

With a **term deposit**, you choose to enhance your money by attractive interest rates that can be capitalised (interest to interest).

Discover thus the tranches **STANDARD**, **PREMIUM 25** and **PREMIUM 500** for the deposits in lei and **STANDARD** and **PREMIUM 10** for the deposits in EUR and USD.

■ ... in maximum security and confidentiality conditions ...

The guarantee offered by the Guarantee Fund Supporting Deposits of Individuals and the good reputation of BRD - Groupe Société Générale represent just as many arguments in favour of the term deposits as the safest choice.

Also, BRD - Groupe Société Générale, your partner, guarantees you complete confidentiality and the safekeeping of the secret of all your operations.

■ ... convenience ...

If you wish to renew your term deposit, on the same conditions as the initial one, it is not necessary for you to go to the bank because we automatically renew your placement on the maturity date.

■ ... flexibility

The flexibility is determined by the term (starting from one month and reaching 3 years), by the amount and the currency you choose (the deposit can be made in Lei, USD, EUR or GBP) or by the interest cashing modality (monthly or upon the expiration date for the deposits in Lei).



If you hold a card in Lei issued by BRD, you have a comfortable alternative to cash the interest on your deposit* by its automatic delivery in your card account.

**) valid for deposits in Lei with monthly payment of the interest*

Contacts and assistance

For any further information, do not hesitate to contact us at the nearest agency of

BRD - Groupe Société Générale

The bank specialists are at your service to set a meeting.
Tel. 021-302.61.61 **TelVerde 0800.803.803** www.brd.ro

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