

# SAVINGS ACCOUNTS INTEREST RATES

document in force starting with: **01.01.2025**

## Savings accounts\* interest rates (%/ year)

	RON
ATUSTART (quarterly capitalization)	2.50%
Minimum/ maximum account balance	0**/ 200.000
ATUCONT (quarterly capitalization)	2.00%
Minimum/ maximum account balance	0**

\* fixed interest rate available until March 31, 2025

\*\* RON/ EUR/ USD 0 - minimum amount in case of opening a savings account together with the "Spend & Save at POS" Service

**Note:** starting with 1<sup>st</sup> of March, 2021: Atustart, Atusprint, Atucont savings accounts in USD are no longer commercialized

starting with 26<sup>th</sup> of April, 2021: Atustart, Atusprint, Atucont savings accounts in EUR are no longer commercialized

starting with 26<sup>th</sup> of April, 2021: Atusprint savings accounts in RON are no longer commercialized

**Note:**

- for savings accounts from „ATU” range, the interest rate is standard + 0.15% for accounts in RON, respectively + 0.05% for accounts in USD and + 0% for accounts in EUR for:
  - Individuals packages: Drum Bun, Clasic/Select with Loyal option
  - Pensioners who opted to receive the pension in the BRD current account
- for savings accounts from „ATU” range in RON, the interest rate is standard + 0.15% if a "Card Senior" package with pension domiciliation is owned

## Savings accounts in stock at: 31.12.2006

	RON	EUR
ATUCONT* (yearly capitalization)	2.00%	-
Minimum account balance	RON 0	
ATUSTART/ ATUSPRINT* (yearly capitalization)	2.50%	-
Minimum account balance	RON 0	
Maximum account balance	RON 200.000	
LIBERCONT** (yearly capitalization)	0.30%	0%
Minimum account balance	RON 0	EUR 0

\*fixed interest rate available until March 31, 2025

\*\*fixed interest rate available until March 31, 2025

Note: for accounts included in packages for Individuals: Sprint and Student in RON, respectively Drum Bun in EUR, the interest rate is standard + 0.25%

## Savings accounts in stock at: 15.05.2014

	RON	EUR	USD
ATUSTART/ ATUSPRINT* (quarterly capitalization)	2.50%	0%	0%
Minimum account balance	RON 0	EUR 0	USD 0
Maximum account balance	RON 200.000	EUR 30.000	USD 30.000

\*fixed interest rate available until March 31, 2025

## Savings accounts in stock at: 31.08.2015

	EUR	
SMART CONT*	0%	0%
Minimum/ maximum account balance	0** - 10.000	>10.000

\*fixed interest rate available until March 31, 2025

\*\*minimum balance for interest calculation

# STANDARD INTEREST RATES GUIDE | INDIVIDUALS

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## Savings accounts in stock at: 01.03.2021

	USD
ATUCONT* (quarterly capitalization)	0%
Minimum account balance	USD 0
ATUSPRINT* (quarterly capitalization)	0%
Minimum account balance	USD 0
Maximum account balance	USD 30.000
ATUSTART* (quarterly capitalization)	0%
Minimum account balance	USD 0
Maximum account balance	USD 30.000

\*fixed interest rate available until March 31, 2025

## Savings accounts in stock at: 26.04.2021

	EUR	RON
ATUCONT* (quarterly capitalization)	0%	-
Minimum account balance	EUR 0 EUR 50.000	
ATUSPRINT* (quarterly capitalization)	0%	2.50%
Minimum account balance	EUR 0	RON 0
Maximum account balance	EUR 30.000	RON 200.000
ATUSTART* (quarterly capitalization)	0%	-
Minimum account balance	EUR 0	
Maximum account balance	EUR 30.000	

\*fixed interest rate available until March 31, 2025