

STANDARD INTEREST RATES GUIDE FOR SAVING PRODUCTS (no longer commercialized)

document in force starting with: **01.01.2025**

Deposit 1.000 / Long term deposits in RON

Offer type	Deposits in stock at: 21.10.2013 (no longer commercialized)				Deposits in stock at: 07.04.2014 (no longer commercialized)		
	fixed interest rates (%/ year)				fixed interest rates (%/ year)		
	RON				EUR	USD	
paid interest method/ no. of days	Standard		Pensioners*		Standard	Pensioners	Standard
	on term	monthly	on term	monthly			
30	0.10%	-	0.30%	-	0%	0%	0.03%
90	0.45%	-	0.60%	-	0%	0%	0.05%
180	0.65%	-	0.80%	-	0%	0%	0.10%
365	0.80%	-	1.05%	-	0%	0%	0.15%
730	1.00%	0.90%	1.25%	1.15%	-	-	-
1095	-	1.15%	-	1.40%	-	-	-
1460	-	1.25%	-	1.50%	-	-	-
Minimum balance	RON 1.000				EUR 1.000		USD 1.000

*Who opted in to receive the pension in a BRD current account.

Note: Deposit 1.000 is automatically renewable - with capitalization or interest rate payment in the current account at maturity date, according to the customer's option. The interest rate is standard + 0.25% for Classic/Select packages deposits holders, with Loyal option in RON or EUR, except Deposit 1.000 in USD.

TERM DEPOSITS variable interest rates (%/ year)

Offer	Deposits in stock at: 21.10.2013 (no longer commercialized)					EUR		USD		GBP
	RON					Standard	Premium	Standard	Premium	on term
	Standard		Premium		Premium Plus					
No. of days	monthly	on term	monthly	on term	on term	on term	on term	on term	on term	
30	0.05%	0.05%	0.15%	0.15%	0.25%	0%	0%	0.03%	0.05%	0.01%
60	0.05%	0.05%	0.15%	0.15%	-	-	-	-	-	-
90	0.05%	0.10%	0.15%	0.20%	0.30%	0%	0%	0.03%	0.05%	0.01%
180	0.05%	0.10%	0.15%	0.20%	0.30%	0%	0%	0.05%	0.10%	0.01%
270	0.05%	0.10%	0.15%	0.20%	-	0%	0%	0.10%	0.15%	0.01%
365	0.10%	0.15%	0.20%	0.25%	0.35%	0%	0%	0.15%	0.20%	0.01%
730	-	0.20%	-	0.30%	-	-	-	-	-	-
1095	-	0.25%	-	0.35%	-	-	-	-	-	-
Minimum balance*	RON 150		RON 2.500		RON 50.000	EUR 500	EUR 10.000	USD 1.000	USD 10.000	GBP 1.000

*Amount from which interest rate is paid

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Interest at sight (%/ year)

0% p.y, applicable to current accounts and current accounts packages as well as for term deposits (including Progresso deposits) liquidated before maturity.

Term deposits in foreign currency - fixed interest rates (%/ year)

Deposits in stock at: 01.03.2021
(no longer commercialized)

Interest payment		GBP
no. of days	no. of months/years	On term
30	1 month	0.01%
90	3 months	0.01%
180	6 months	0.01%
365	1 year	0.01%
		Monthly
730	2 years	0.01%
<i>Minimum balance</i>		<i>GBP 150</i>

Deposits in stock between 26.04.2021 - 31.10.2022

Interest payment		EUR
no. of days	no. of months/years	On term
30	1 month	0%
90	3 months	0%
180	6 months	0%
365	1 year	0%
		Monthly
730	2 years	0%
<i>Minimum balance</i>		<i>EUR 150</i>

Note: for term deposits in GBP, a bonus of 0.10% is granted for pensioners who opted to receive the pension in a BRD current account/ for salary conventions

Savings accounts in stock at: 31.12.2006

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

*fixed interest rates available until March 31, 2025

**fixed interest rates 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% for RON

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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 rates 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

Savings accounts in stock at: 01.03.2021

	USD
ATUCONT* (quarterly capitalization)	0%
Minimum account balance	0 USD
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	
Maximum amount balance	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

MULTIPLAN Savings Program in stock at 04.07.2022

	fixed interest rate (%/ year)	
	RON	EUR
	0.60%	0%
Minimum balance/ month	RON 40	EUR 10