

STANDARD INTEREST RATES GUIDE

document in force starting with: **01.01.2025**

Current accounts

	Interest rates (%/ year)			
	RON	EUR	USD	GBP
Current accounts*	0%	0%	0%	0%
Accounts with debit card attached	0%	0%	0%	-
Current accounts with Sprint card attached	0%	-	-	-
<i>Minimum account balance</i>	-	-	-	-

*Including the advance payment made for housing construction/holiday houses and for cars purchases.

Interest at sight (%/year)

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

Interest rates applicable to products opened in BRD branches/ using MyBRD Net/ Mobile service

Savings accounts* interest rates (%/ year)

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

*fixed interest rate available until March 31, 2025

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

Note: starting with 1st of March, 2021: Atustart, Atusprint, Atucont savings accounts in USD are no longer commercialized
starting with 26th of April, 2021: Atustart, Atusprint, Atucont savings accounts in EUR are no longer commercialized
starting with 26th 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

The bonuses apply only to products opened in BRD branches.

Term deposits in RON fixed interest rates (%/ year)

no. of days	Interest payment no. of months/ years	On term	Monthly
		30	1 month
90	3 months	3.50%	-
180	6 months	3.80%	-
365	1 year	4.00%	-
730	2 years	3.80%	3.80%
1095	3 years	-	3.80%
1460	4 years	-	3.80%
<i>Minimum balance</i>		RON 500	

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

no. of days	Interest payment no. of months/ years	EUR	USD
		On term	On term
30	1 month	0.50%	0.50%
90	3 months	0.50%	1.50%
180	6 months	0.75%	1.75%
365	1 year	1.15%	2.25%
		Monthly	Monthly
730	2 years	1.65%	2.95%
<i>Minimum balance</i>		EUR 500	USD 500

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For term deposits (RON/USD) a bonus of 0.05% is granted for:

- pensioners who opted to receive the pension in a BRD current account, with the exception of „Card Senior” packages owners with option to receive the pension in a BRD account in which case the 0.05% bonus is granted only for term deposits in RON
- for salary conventions concluded starting with 01.04.2017

The bonuses apply only to products opened in BRD branches.

USD: between 01.03.2021 - 31.10.2022, the term deposit in USD on 730 days (2 years) was not commercialized, being reintroduced in the offer starting with 01.11.2022.

Note: starting with 1st of March, 2021, term deposits in GBP (all maturities: 30, 90, 180, 365, 730 days) are no longer commercialized between 01.03.2021 - 31.10.2022, term deposits in EUR were not commercialized, being reintroduced in the offer starting with 01.11.2022.

PROGRESSO Deposit on 1 year fixed interest rate (%/ year)

Period*	RON	EUR	USD
Interval I	3.50%	1.30%	1.80%
Interval II	4.90%	1.70%	2.90%
<i>Minimum balance</i>	<i>RON 500</i>	<i>EUR 500</i>	<i>USD 500</i>
<i>Maximum balance</i>	<i>RON 400.000</i>	<i>EUR 100.000</i>	<i>USD 100.000</i>

*one interval = 180 days

PROGRESSO Deposit on 3 years fixed interest rate (%/ year)

Period*	RON	EUR	USD
Interval I	4.00%	0.85%	1.00%
Interval II	4.10%	1.10%	1.40%
Interval III	4.20%	1.15%	1.70%
Interval IV	4.30%	1.25%	2.15%
Interval V	4.40%	1.30%	2.65%
Interval VI	4.50%	1.55%	3.10%
<i>Minimum balance</i>	<i>RON 500</i>	<i>EUR 500</i>	<i>USD 500</i>
<i>Maximum balance</i>	<i>RON 400.000</i>	<i>EUR 100.000</i>	<i>USD 100.000</i>

*one interval = 180 days

Interest rates applicable to products opened using YOU BRD service

Savings accounts* interest rates (%/ year)

	RON
ATUCONT (<i>quarterly capitalization</i>)	2.00%
<i>Minimum/ maximum account balance</i>	0

*fixed interest rate available until March 31, 2025

Term deposits in RON fixed interest rates (%/ year)

Interest payment no. of days	no. of months/ years	On term	Monthly
30	1 month	3.50%	-
90	3 months	4.00%	-
180	6 months	4.30%	-
365	1 year	4.50%	-
730	2 years	3.80%	3.80%
1095	3 years	-	3.80%
1460	4 years	-	3.80%
<i>Minimum balance</i>		<i>RON 500</i>	

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

Interest payment no. of days	no. of months/ years	EUR	USD
		On term	On term
30	1 month	1.00%	1.00%
90	3 months	1.00%	2.00%
180	6 months	1.25%	2.25%
365	1 year	1.65%	2.75%
		Monthly	Monthly
730	2 years	1.65%	2.95%
<i>Minimum balance</i>		<i>EUR 500</i>	<i>USD 500</i>

For term deposits in RON (1 month, 3 months, 6 months, 12 months) opened using the internet and mobile banking service YOU BRD, a **bonus of 0.50%** is granted in addition to the standard interest rates granted in BRD agencies, as listed in the table above.

For term deposits in EUR (1 month, 3 months, 6 months, 12 months) opened using the internet and mobile banking service YOU BRD, a **bonus of 0.50%** is granted in addition to the interest rates granted in BRD agencies, as listed in the table on the left.

For term deposits in USD (1 month, 3 months, 6 months, 12 months) opened using the internet and mobile banking service YOU BRD, a **bonus of 0.50%** is granted in addition to the standard interest rates granted in BRD agencies, as listed in the table on the left.