



**TARIF DE COMISIOANE BANK LEUMI ROMANIA APLICABILE PERSOANELOR FIZICE**  
**FEEES AND COMMISSIONS BANK LEUMI ROMANIA APPLICABLE FOR INDIVIDUALS**

- *Incepana cu 02 Decembrie 2009 –*
- *Starting with 2<sup>nd</sup> of December 2009 -*

1. *Comisioane operatiuni/ Fees and commissions*
  
2. *Comisioane aplicabile serviciului Leumi Online/ Fees and commissions applicable for Leumi Online*
  
3. *Comisioane aplicabile cardurilor Bank Leumi Romania SA/ Fees and commissions applicable to Bank Leumi Romania SA cards*

**BANK LEUMI Romania**  
**Bdul. Aviatorilor, Nr. 45 A, Sector 1**

## 1. Comisioane operatiuni/Fees and commissions

I. DESCHIDERA SI ADMINISTRAREA CONTURILOR/ CURRENT ACCOUNT OPENING AND MAINTENANCE		RON	VALUTA/ FOREIGN CURRENCY
1	Deschidere de cont current/Current account opening		Gratuit/Free
2	Administrarea contului current/ Current account maintenance		
a)	Pentru clienti existenti (pana la 30.11.2009) For existing clients (until 30.11.2009)	2,5 RON pe luna pe client/monthly per client	
b)	Pentru clienti noi (de la 01.12.2009) For new clients (starting from 01.12.2009)	2,5 RON pe luna pe client fara Leumi Online/monthly per client without Leumi Online Gratuit pt client cu Leumi Online/Free for client with Leumi Online	
3	Administrarea contului in conservare/Dormant account maintenance	25 RON pe luna pe cont/monthly per account	
4	Extras de cont/account statement		
a)	Extras de cont lunar/Monthly account statement		Gratuit/Free
b)	Duplicat extras de cont lunar, la solicitarea clientului/additional account statement, on request	3 RON pe extras/per statement	
c)	In informatii zilnice dupa executarea ordinelor de plata/Daily account information after payment orders		Gratuit/Free
d)	Istoric de cont (pentru perioade anterioare ultimului extras de cont lunar), la solicitarea clientului/ Account history statement (for periods before the last montly account statement), on request	5 RON pe istoric de cont/account history statement	
e)	Transmitere extras de cont prin e-mail / Emalling account statement		
	- Transmitere zilnica / Daily account statement	20 RON pe luna/per month	
	- Transmitere saptamanala/ Weekly account statement	15 RON pe luna/per month	
	- Transmitere lunara (suplimentar fata de extrasul lunar gratuity)/Monthly account statement (in addition to the monthly free account statement)	10 RON pe luna/per month	
5	Denuntare contract-cadru mai devreme de 12 luni/ Contract denuntiations within less than 12 months		Gratuit/Free
6	Dobanda bonificata pentru disponibilul pe cont/Interest rate for the sources in the current account		0%
II. OPERATIUNI CU NUMERAR/ CASH OPERATIONS		RON	VALUTA/ FOREIGN CURRENCY
1	Depunere de numerar la casierie/ Cash Deposits		
a)	Depunere numerar la casierie (aplicat la intreaga suma depusa)/Cash deposits (for the whole amount deposited)	a) < 500.000 RON: Gratuit/Free b) >= 500.000 RON: 0,25%	a) < 100.000 Eq. EUR: Gratuit/Free b) >= 100.000 Eq. EUR: 0,25%
b)	Depunere numerar la casierie – moneda metalica/ Cash deposits - Coins	10%	10%
2	Retragere de numerar/Cash Withdrawal		
a)	Retragere de numerar standard/Standard cash withdrawal - sume sub limitele de planificare/amounts under the planned limit - sume peste limite de planificare, pt care s-a planificat retragerea cu cel putin 24 ore inainte/amounts over the planned limit and with 24 hours prior notice	0,5% min. 2 RON	a) < 100.000 Eq. EUR: 0,5% min. 2 EUR b) >= 100.000 Eq. EUR: 0,75%

b)	Retragere de numerar neplanificata/ <i>Unplanned withdraw</i> Limita pentru planificare / <i>minimum limit for notice</i> : 10.000 RON/3.000 EUR/3.000 USD	1%	1%
<b>III. OPERATIUNI FARA NUMERAR/NON CASH OPERATIONS</b>			
<b>1 Incasari/Incoming payments</b>		<b>RON</b>	<b>VALUTA/ FOREIGN CURRENCY</b>
a)	Incasari intra-bancare (Leumi-Leumi)/ <i>intra-banking incoming payments</i>		Gratuit/Free
b)	Incasari inter-bancare (Leumi-alte banci)/ <i>Inter-banking incoming payments (Leumi- other banks)</i>	a) < 500 RON: 3 RON b) 500 - 50.000 RON: 7 RON c) >=50.000 RON: 10 RON	Gratuit/Free  Nota: Pt operariuni cu "OUR" - 20 EUR (percept de la banca ordonatoare)/Note: For "OUR" transactions – 20 EUR (ordering bank fees)
c)	Alte comisioane legate de incasari/ <i>Other fees related to incoming payments</i>  - Avizare incasari din ordine de plata conditionate/ <i>Advising conditioned documentary payment orders</i>	100 RON	50 EUR
<b>2 Plati/Outgoing payments</b>			
a)	Plati intra-bancare (Leumi-Leumi)/ <i>Intra-banking outgoing payments</i>		Gratuit/Free
b)	Plati inter-bancare (Leumi-alte banci)/ <i>Inter-banking outgoing payments (Leumi- other banks)</i>  - La ghiseele bancii, OP+instrumente debit decontare electronica/ <i>At bank's desks, payment orders and debit instruments – electronic clearing</i>	a) < 500 RON: 4 RON b) 500 - 50.000 RON: 8 RON c) >=50.000 RON: 20 RON	0,2% min. 20 EUR max. 2.000 EUR + 20 EUR comision banca corespondent (pt platile cu "OUR")/ 20 EUR fee of the Corresponding Bank ("OUR" payments)
	- La ghiseele bancii, instrumente debit decontare suport hartie/ <i>At bank's desks, payment orders and debit instruments – paper clearing</i>	a) < 50.000 RON: 15 RON b) >=50.000 RON: 25 RON	-
c)	Alte comisioane legate de plati/ <i>Other fees related to outgoing payments</i>  - Plati in sistem de urgenta/ <i>Emergency outgoing payments</i>	Comision standard afert platilor de mare valoare /Standard fee for big value payments (>= 50.000 RON)	25 EUR + comisionul standard afert platii/ standard fee for relevant payment
	- Speze SWIFT si SEPA/ <i>SWIFT and SEPA fee</i>		15 EUR
	- Investigatie; Amendament; Anulare; Returnare/ <i>Investigation; Amendament; Cancellation; Return</i>		a) Gratis/Free b) 25 EUR
a)	Administrare cec-uri/ <i>Cheque maintenance</i>	1 RON pe fila cec/per cheque file	
b)	Administrare bilete la ordin (BO)/ <i>Promissory note maintenance</i>	1 RON pe BO/per promissory note	

c)	Remitere la incasare/ <i>Remittance for collection</i>	3,5 RON/document	a) < 1.000 EUR: 5 EUR/document b) >= 1.000 EUR: 0.5% min. 10 EUR/document <i>Se accepta doar instrumente &gt; 100 EUR/ Only instruments &gt;100 EURO</i>
d)	Investigatii cec-uri, BO-uri/ <i>Investigations regarding cheques, promissory notes</i>	15 RON	5 EUR + comis. banci externe/ <i>5 EURO + fee of external Banks</i>
e)	Anulare instrumente plata/ <i>Cancellation of payment instrument</i>	15 RON	-

IV.	OPERATIUNI PE PIATA DE CAPITAL/ <i>CAPITAL MARKET OPERATIONS</i>	RON	VALUTA/ <i>FOREIGN CURRENCY</i>
1	Comisioane aferente tranzactiilor cu actiuni/ <i>Commissions for shares transactions</i>  - in functie de suma investita/ <i>according to invested amount</i>		a) < 5.000 RON: 4% b) 5.000,01 - 10.000 RON: 2% c) 10.000,01 - 25.000 RON: 1,25% d) 25.000,01 - 50.000 RON: 1% e) 50.000,01 - 100.000 RON: 0,90% f) 100.000,01 - 500.000 RON: 0,80% g) >=500.000 RON: 0,70%
	- in functie de rulaj zilnic/ <i>According to daily turnover</i>		a) 50.000 - 100.000 RON: 0,70% b) > 100.000 RON: 0,60%
2	Comisioane aferente tranzactiilor cu obligatiuni/ <i>Commissions for bond transactions</i>		0,30%
3	Comisioane pentru actionari PPM/ <i>Commissions for PPM shareholders</i>		4%
4	Comisioane detinatori de instrumente financiare/ <i>Commissions for financial instruments holders</i>  - modificari denumire, sediu, alte date – titulari/ <i>amendment of name, headquarters, and other information related to owners</i>	3 RON	inclusiv TVA/ <i>including VAT</i>
	- extras de cont/ <i>statement of account</i>	5 RON pe simbol/ <i>symbol</i>	inclusiv TVA/ <i>including VAT</i>
	- conf. transfer direct sau modif. date personale/ <i>confirming direct transfer or personal data amendments</i>	3 RON	inclusiv TVA/ <i>including VAT</i>
	- transf. direct de instr. fin. pt cauza de moarte/ <i>direct transfer of financial instruments due to decease</i>	15 RON transfer/simbol/ <i>transfer/ symbol</i>	nu e supus TVA/ <i>no VAT</i>
	- eliberare cod confidential/ <i>issuing confidential code</i>	4 RON	inclusiv TVA / <i>VAT included</i>

V.	ALTE OPERATIUNI/ <i>OTHER OPERATIONS</i>	RON	VALUTA/ <i>FOREIGN CURRENCY</i>
1	Administrare suplimentara cont current/ <i>Supplementary maintenance of current account</i>	Optional, la latitudinea directorului de sucursala, in cazul unor solicitari deosebite din partea clientului, operatiuni de complexitate ridicata/ <i>Optionally, by branch manager decision, in case of high complexity operations</i>	
2	Adaugare nou imputernicit/ <i>Adding a new empowered person</i>	5 RON pe imputernicit/ <i>empowered person</i>	
3	Baza de date CIP/ <i>CIP data base</i>  - Introducere client in CIP/ <i>Client included to CIP</i>		50 RON
	- Anulare interdictie CIP (hot. judecatoreasca definitiva)/ <i>Cancellation of CIP interdiction (final judge decision)</i>		25 RON
	- Interogare CIP/ <i>CIP interrogation</i>  Pentru clientii bancii/ <i>for bank' clients</i>		5 RON pe interogare/ <i>per inquiry</i>

	Pentru non-clienti/ <i>for non-clients</i>	10 RON/interogare/ <i>per inquiry</i>	
4	Interogare ONRC/ <i>ONRC interrogation</i>		
	- Interogare simpla (doar inf. furnizate direct, fara a bifa altceva)/ <i>Simple inquiry (only direct information, without ticking other request)</i>	25 RON pe interogare/ <i>per inquiry</i>	
	- Interogare detaliata (alte consultari decat cele simple)/ <i>Detailed inquiry (other interrogations than the simple ones)</i>	50 RON pe interogare/ <i>per inquiry</i>	
5	Furnizare informatii (exclusiv cele de la I.4.c)/ <i>Providing information (excluding those from I.4.c)</i>		
a)	Informatii curente, cu grad mic de complexitate/ <i>Current information, low level of complexity</i>	5 RON pe informatie/ <i>per information</i>	
b)	Informatii cu grad mare de complexitate/ <i>Information with high level of complexity</i>	50 RON pe informatie/ <i>per information</i>	
6	Transmitere prin telefon de informatii privind conturile (pe baza unui contract incheiat cu clientul)/ <i>Transmittal by phone of information regarding the personal account (contract based)</i>	50 RON pe luna/ <i>per month</i>	
7	Fax/ <i>Fax</i>		
	- Remitere pe circuit decontare a documentelor de plata prin fax, la solicitarea clientilor/ <i>upon request, fax transmission of payment documents for clearing</i>	5 RON pe transmisie/ <i>per transmission</i>	
8	Posta/ <i>Mail</i>		
a)	Recomandate/ <i>Registered letter</i>	Conform tarife posta/ <i>According to the Post Office tariffs</i>	
b)	Curierat rapid special/ <i>Fast courier services</i>	Conform tarif curierat rapid/ <i>According to courier tariffs</i>	
9.	Comision pentru deschidere depozit de garantie de buna executie/ <i>Commission for performance bond deposit</i>	25 RON	
10.	Eliberare scrisoare de bonitate/ <i>Issuing of letter of creditworthiness</i>	Pentru Romania/ <i>For Romania</i>	Pentru alte tari/ <i>for other countries</i>
a)	in regim normal/ <i>normal issuing</i>	50 RON	25 EUR
b)	in regim de urgenta/ <i>emergency issuing</i>	100 RON	50 EUR
11.	Administrare popri	15 RON	

VI.	CREDITE/ LOANS	RON	VALUTA/ FOREIGN CURRENCY
1	Comisioane generale, pt toate tipurile de credite/ <i>General fees, for all credit types</i>		
	- Consultare Biroul de Credit/ <i>Credit Bureau interrogation</i>		5,6 RON
	- Inscrisiere si Radiere garantie la/de la AEGRM/ <i>Registration with and Cancellation from AEGRM</i>	Conform Tarif AEGRM/ <i>According to the AEGRM tariff</i>	
	- Retragere dosar de credit (acte originale)/ <i>Withdrawal of credit documentation (original copies)</i>		50 RON
	- Modificare garantii dupa tragerea creditului/ <i>Collaterals amendment after disbursement</i>		200 RON
	- Eliberare adrese diverse referitoare la relatia de creditare/ <i>Issuing different documents related to credit</i>		50 RON

## 2. Comisioane aplicabile serviciului Leumi Online/ Fees and commissions applicable for Leumi Online

I.	AMINISTRARE LEUMI ONLINE/LEUMI ONLINE MANAGEMENT	RON	VALUTA/ FOREIGN CURRENCY
1	Comision aderare Leumi Online/ <i>Leumi Online access fee</i>		Gratuit/Free*
2.	Monitorizare serviciu Leumi Online/ <i>Leumi Online monitoring fee</i> (Doar pentru clienti noi incepand de la 01.12.2009/Only for new clients starting from 01.12.2009)	a) 1 EUR pe luna pe client/ <i>monthly per client</i> (clienti cu < 3 tranzactii in luna/ <i>clients with &lt; 3 transaction during the month</i> ) b) 0,5 EUR pe luna pe client/ <i>mothly per client</i> <i>client</i> (clienti cu >= 3 tranzactii in luna/ <i>clients with &gt;= 3 transaction during the month</i> )	
II.	OPERATIUNI DE PLATA/ PAYRMENTS	RON	VALUTA/ FOREIGN CURRENCY
1.	Limita maxima pentru operatiuni de plata/ <i>Maximum limit for payments</i>		500.000 Eq. EUR
2.	Plati intra-bancare (Leumi-Leumi)/ <i>Intra-banking outgoing payments</i>		Gratuit/Free
3.	Plati inter-bancare (Leumi – alta banca) / <i>inter-banking outgoing payments (Leumi – other banks)</i> (30% reducere fata de comisioanele la ghiseu)/ <i>(30% deduction from "at desk" fees)</i>	a) < 500 RON: 2,8 RON b) 500 - 50.000 RON: 5,6 RON c) >=50.000 RON: 14 RON	0,14% min. 14 EUR max. 1.400 EUR + 20 EUR comision banca corespondent (pt platile cu "OUR")/ 20 EUR fee of the Corresponding Bank ("OUR" payments)

### 3. Comisioane aplicabile cardurilor Bank Leumi Romania SA/ Fees and commissions applicable to Bank Leumi Romania SA cards

		MasterCard Standard/ VISA Gold	Maestro (petru carduri existente)/ (for existing cards)	MasterCard (pentru carduri existente)/ (for existing cards)
		card de debit cu sau fara overdraft/ debit card with or without overdraft	card de debit cu sau fara overdraft/ debit card with or without overdraft	card de credit/ credit card
		RON/EUR	RON	RON
<b>I COMISIOANE DE EMITERE/ ISSUING FEES</b>				
1	Emitere card/Card issuing fee	5 USD	1 USD	5 USD
2	Reemitere card expirat/Re-issuing expired card	5 USD	1USD	5 USD
3	Inlocuire card pierdut sau furat si Regenerare PIN/Replacement a lost or stolen card and regenerate PIN	7,5USD	2 USD	7.5 USD
4	Schimbare PIN de la ATM/PIN change at ATM	1,5 USD	1.5 USD	1.5 USD
5	Inlocuire card in regim de urgenta/Emergency card replacement	30 USD	15 USD	30 USD
<b>II COMISIOANE DE ADMINSTRARE/MAINTENANCE FEES ISSUING FEES</b>				
1	Administrare card/Card maintenance	a) 1 USD pe luna/per month carduri fara overdraft sau credit/cards without overdraft or credit b) 1,5 USD pe luna/per month carduri cu overdraft sau credit/cards with overdraft or credit	a) 0.5 USD pe luna/per month carduri fara overdraft sau credit/cards without overdraft or credit b) 1 USD pe luna/per month carduri cu overdraft sau credit/cards with overdraft or credit	1.5 USD pe luna/ per month
2	Blocare card/Card blocking	0	0	0
3	Alerta SMS on line/SMS on-line alertCard blocking	Gratuit pana la data de 31.12.2009 1 EUR pe luna, incepand cu data de 01.01.2010/Free until 31.12.2009, EUR 1 per month, starting with 01.01.2010		
<b>III COMISIOANE PE TRANZACTII/TRANZACTION FEES</b>				
1	Eliberare de numerar	a) RON: 0,5% min 2 RON 0,5 % min 2 RON b) EUR: < 100.000 eq.EUR: 0,5% min 2 EUR; ≥ 100.000 echiv.EUR: 0,75%	0,5% min 2 RON	1% min 1 RON
a)	La ghiseul Bank Leumi Romania/ At the desk of Bank Leumi Romania			
b)	La ghiseul oricarei bancii din Romania/ At customer desk of any other bank in Romania	1% +2,50 RON	1% + 2,50 RON	1% +2,50 RON
c)	La ghiseul oricarei bancii din strainatate/ At customer desk of any other bank	1,5% + 5 USD	1,5% + 5 USD	1,5% + 5 USD
d)	La ATM Bank Leumi Romania/Leumi ATM	0,3% min 0,50 RON	0,2% min 0,50 RON	1% min 1 RON

e)	La ATM din Romania/ATM in Romania	1% + 2,50 RON	0,5% + 2,50 RON	1% + 2,50 RON
f)	Nota/Note: Prima retragere (de cel mult 500 RON) din luna la ATM din Romania va fi comisionata la fel ca si o retragere la ATM Bank Leumi Romania/First monthly withdrawal (less than RON 500) from at ATM in Romania will be charged as a Leumi ATM withdrawal/			
g)	La ATM din strainatate/ATM abroad	1,5% + 5 USD	1,5 % + 5 USD	1,5% + 5 USD
2	Regim de urgenta eliberare numerar/Emergency cash withdrawal	10 USD+comision retragere numerar/cash withdrawal fee	10 USD+ comision retragere numerar	10 USD+comision retragere numerar/cash withdrawal fee
3	Tranzactie comerciala domestica/Domestic transaction	0	0	0
4	Tranzactie comerciala internationala/International transaction	0	0	0
5	Alimentare/Deposit	0	0	0
6	Alimentare prin OP la alta banca/Deposit through payment order	Conform Anexei 2a, operatiuni de incasare/According to Appendix 2a, incoming payments		
7	Interogare sold/Balance inquiry	0,15 USD	0,15 USD	0,3 USD
8	Mini extras de cont (de la ATM-10 tranz.)/ Mini account statement (from ATM – 10 tranz.)	0,2 USD	0,2 USD	0,5 USD
9	Initiere refuz la plata/Initiation of payment rejection	0	0	0
10	Refuz la plata nejustificat/Unjustified payment rejection	10 USD	10 USD	10 USD

#### IV LIMITATORI/LIMITS

1	Numar tranzactii ATM pe zi/ No. of ATM transactions per day	6	6	6
2	Numar tranzactii comerciant pe zi/ No. of commercial transactions per day	6	6	6
3	Retragere numerar domestic pe zi/ Domestic cash withdrawal per day	6.000 RON	6.000 RON	6.000 RON
4	Retragere numerar international pe zi/ International cash withdrawal per day	Eq. 6.000 RON	Eq. 6.000 RON	Eq. 6.000 RON
5	Depozit initial/Initial deposit, Suma fixa intangibila/Intangible amount	20 RON	10 RON	-

#### V DOBANZI/INTEREST RATES

1	Dobanda bonificata la disponibil in RON*/ Interest rates for RON funds *	a) 0-1.000 RON: 0% b) 1.000,01-15,000 RON: 4% c) 15.000,01-50.000 RON: 5% d) >50.000 RON: 6%		
2	Dobanda bonificata la disponibil in EUR*/ Interest rates for EUR funds*	a) 0-1.000 EUR: 0% b) 1.000,01-25,000 EUR: 1% c) >25.000 EUR: 1,75%		
3	Dobanda descoperit de cont neautorizat/ Interest rates for unauthorized overdraft	35%		

\* Aceasta dobanda este aplicata numai cardurilor de salarii. Pentru celelalte carduri dobanda aplicata va fi 0%/The interest rate is available only for the salary cards. For all the other cards the interest rate is 0%.