

Western Union Digital Banking

Price List – Romania

	Standard Account	Premium Account
Account Fee	Free of Charge	29,99 Lei per month
Primary account in Romanian Lei and one additional account in Euro	Included	Included
Additional Accounts in different currencies (Multicurrency Accounts “MCA”) ¹	Not included	5 additional currency accounts (selected from a list of available currencies)
Savings account (Interest applied only on the money in this account)	Included 1% up to 15.000 Lei	Included 2,50 % up to 15.000 Lei
Goal Accounts	Not included	4 Goal accounts included
Virtual Visa Debit Platinum Card	Included	Included
Standard Delivery of Physical Visa Debit Platinum Card²	23,99 Lei (each time a card is printed and sent)	First Card Delivery: Free of charge 1 free card replacement per year (Afterwards delivery fee: 23,99 Lei each time a card is printed and sent)
ATM Withdrawals³	3 fee free ATM withdrawal per month in Romania, Afterwards 3,00 Lei per withdrawal 3,00 Lei per ATM withdrawal outside the Eurozone (except for Romania) 3 fee free ATM withdrawals per month in EUR in the Euro zone. Afterwards, 3,00 Lei per withdrawal	5 fee free ATM withdrawals per month in Romania, Afterwards 3,00 Lei per withdrawal 3,00 Lei per ATM withdrawal outside the Eurozone (except for Romania) 0,00 Lei per ATM withdrawal in EUR in the Euro zone.

¹ Transfers on MCAs count towards the total free transfers included in the Subscription package. Fees on a MCA will be charged in the currency of the respective MCA.

² Cards will be shipped 2 business days after a new card request. Card delivery for Romania is usually 3 to 5 business days following the card shipment day.

³ FX might apply for ATM withdrawals outside the Eurozone.

Exchange Rate Spread on card transactions⁴	Standard: 2%	Premium: 1%
Add money with Debit/Credit Card or Klarna (Sofort)	Fee Free	Fee Free
Western Union Digital Banking account to another Western Union Digital Banking account transfers	Free: 10 transfers in total per month Afterwards 2,50 Lei per transfer FX may apply ⁵	Free: 20 transfers in total per month Afterwards 2,50 Lei per transfer FX may apply ⁵

Other Money Fees		
Incoming bank transfer (SEPA)	Fee free (FX may apply) ⁶	
Incoming bank transfer (SWIFT)	Refer to Annex 1 for more details (FX may apply) ⁶	
Transfer from another Western Union Digital Bank account	Fee free (FX may apply) ⁶	
Direct Debit	Fee free	
Exchange Money among Multicurrency Accounts		

The currency exchange rate will be presented in the App before confirming the transaction.

Other Fees		
Registration / Activation Fee	0,00 Lei	
Dunning and Collection Fee	75,00 Lei	
Card Transaction Dispute Fee⁷	250,00 Lei per dispute	
Inactivity Fee⁸	5,00 Lei per month	
Failed Transaction Fee for Direct Debit	17,50 Lei per transaction	

⁴ Percentage that will be charged on card transactions in foreign currency in addition to the foreign exchange rate applied by Visa.

⁵ Foreign exchange applies when send and receive currencies are different. The currency exchange rate will be presented in the App before confirming the transaction.

⁶ Foreign exchange applies when send and receive currencies are different. The currency exchange rate will be presented in the account statement.

⁷ WUIB will charge the Card Transaction Dispute Fee if customer (i) does not provide all required information to handle the dispute, (ii) willfully provides false information in relation to a dispute or (iii) does not provide the required documentation within the timeframe set out by WUIB.

⁸ WUIB will charge an Inactivity Fee if customer does not have any activity on the account for 12 months, provided that account balance is bigger than 0. If customer initiates 1 transaction, the 12 months calculation period will restart.

Express debit card replacement (2 business days)⁹	75,00 Lei each time a card is printed and sent via this delivery type
Next day debit card replacement¹⁰	150,00 Lei each time a card is printed and sent via this delivery type
Request of paper-based documentation sent my mail (excluding terms & conditions)	12,50 Lei per requested documentation
Western Union® Digital Banking Money Transfer Service	The Western Union® Digital Banking Money Transfer Service is not included in the framework contract as described in the Account Documents, pricing and conditions are displayed at the time of performing the transactions for the customers to accept them. These conditions apply to payments to be picked-up in cash, international bank payments (excluding SEPA, Romania and Poland) and any other payout option offered by Western Union

Additional benefits of the Premium account

- **3x Western Union® Digital Banking Money Transfer Service transactions initiated in the Western Union Digital Banking App for 0 transfer fee per month.** FX may apply. After the first 3 transactions per month, standard fees will apply and are displayed in the App at the time of performing the transaction for the customers to accept them.
- **3x Add Money to the Western Union Digital Bank account via “Add cash at agent location” for 0 transfer fee** at agent locations in Romania. Standard terms & conditions will apply.

Appendix 1: Incoming bank transfer fees (SWIFT) for customers registered in Romania

Please note that in case the currency of the transaction is different from the currency of the receiving account, the transaction amount will be converted in the currency of the receiving account. The below fees will be applied in the currency of the account to which the transaction is received.

Account Currency	Currency code	Fee Amount
Euro	EUR	4,90
United States Dollars	USD	5,90
British Pound Sterling	GBP	4,40
Romania Leu	RON	24,99
Polish Zloty	PLN	22,99
Bulgarian Lev	BGN	9,90
Czech Koruna	CZK	124,99
Hungary Forint	HUF	1 759,00
Turkish Lira	TRY	49,99
Saudi Riyal	SAR	21,99
Thailand Baht	THB	199,00
Philippines Peso	PHP	299,00
Singapore Dollar	SGD	7,90
South African Rand	ZAR	85,90
UAE Dirhams	AED	21,90

⁹ Cards will be shipped on the next day following new card request and will be delivered within 2 business days via courier service.

¹⁰ Cards will be shipped on the next day following new card request and will be delivered on the same day via courier service.