

Western Union Digital Banking

Price List – Romania

1. Subscription package overview

	Standard Account	Premium Account
Subscription Fee	Free of Charge	18,99 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)
Goal Accounts	1 Goal account included (for interest bearing only)	4 Goal accounts included
Interest bearing goal 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
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)
Free ATM Withdrawals³	1 fee free ATM withdrawal per month, Afterwards 3,00 Lei per withdrawal (only applies if customer has purchased a debit card)	2 fee free ATM withdrawals per month, Afterwards 3,00 Lei per withdrawal
Exchange Rate Spread on card transactions	Standard: 2%	Premium: 1%
Add money with Debit/Credit Card or Klarna (Sofort)	Fee Free	Fee Free

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 No charge applicable for withdrawals in EUR in the Euro zone, FX might apply.

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: 0.25% spread ⁴	Free: 20 transfers in total per month Afterwards 2,50 Lei per transfer FX may apply: 0.25% spread ⁴
Other Money Fees		
Incoming bank transfer (SEPA)	Fee free (FX may apply: 0.25% spread) ⁴	
Incoming bank transfer (SWIFT)	Fee Free (FX may apply: 0.25% spread) ⁴	
Transfer from another Western Union Digital Bank account	Fee free (FX may apply: 0.25% spread) ⁴	
Direct Debit	Fee free	
Exchange Money among multicurrency accounts		
Exchange rate spread	0.25%	
Other Fees		
Registration / Activation Fee	0,00 Lei	
Dunning and Collection Fee	75,00 Lei	
Card Transaction Dispute Fee⁵	250,00 Lei per dispute	
Inactivity Fee⁶	5,00 Lei per month	
Failed Transaction Fee for Direct Debit	17,50 Lei per transaction	
Express debit card replacement (2 business days)⁷	75,00 Lei each time a card is printed and sent via this delivery type	
Next day debit card replacement⁸	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	

⁴ Foreign exchange applies when send and receive currencies are different. Spread will be applied on top of the reference rate.

⁵ 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.

⁶ 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.

⁷ Cards will be shipped on the next day following new card request and will be delivered within 2 business days via courier service.

⁸ Cards will be shipped on the next day following new card request and will be delivered on the same day via courier service.

**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