Prezentul document de informare precontractuala va este transmis pe un suport durabil in vederea incheierii unui contract cadru de intermediere si custodie titluri de valoare la distanta. / *This pre-contractual information document is provided to you on a durable medium in order to conclude a remote master agreement for the securities intermediation and custody.*

Informatiile furnizate prin prezentul document sunt valabile la data transmiterii prezentului document pe suport durabil, de catre Banca, Investitorului si sunt actualizate prin afisarea pe website la adresa https://www.raiffeisen.ro/ro/despre-noi/guvernanta-corporativa/mifid.html. Daca nu se prevede altfel, versiunea modificata a acestui document va intra in vigoare incepand cu data publicarii acesteia pe pagina de internet a Bancii. La solicitarea expresa a investitorului, documentul poate fi transmis la o adresa de email sau poate fi furnizat pe suport de hartie in unitatile Raiffeisen Bank S.A.. / *The information provided by this document is valid on the date of this document is delivered on a durable medium, by the Bank, to the Investor and is updated by posting on the website at https://www.raiffeisen.ro/ro/despre-noi/guvernanta-corporativa/mifid.html. Unless otherwise specified, the amended version of this document shall enter into force on the date of its publication on the Bank's website. At the express request of the investor, the document can be deliveded to an email address or can be provided on paper in the units of Raiffeisen Bank S.A.*

Prezentul document contine/ *The present document includes:*

I. Lista si link-urile documentelor cu informatii importante / *The list and the links of documents containing relevat information;*

II. Termenii si conditiile contractului de intermediere si custodie titluri de valoare / *terms and conditions of the master agreement for securities intermediation and custody*, si/*and*

III. Informatii suplimentare, oferite cu scop comercial, in cazul contractului de servicii de investitii la distanta/ *additional information provided for commercial purposes, in the case of the distance investment services agreement*

I. Documente cu informatii importante/ *Documents containing relevat information*

1. **Pe site-ul Raiffeisen Bank / *On the Raiffeisen Bank website* *https://www.raiffeisen.ro/ro/despre-noi/guvernanta-corporativa/mifid.html* gasiti / *you can find*:**
   - documentul de prezentare MiFID II Raiffeisen Bank S.A / *MIFID II presentation document of Raiffeisen Bank S.A.*,
   - politica de executare a ordinelor Raiffeisen Bank S.A / *Clients order execution policy of Raiffeisen Bank S.A.;* `
   - document de informare privind costurile ex-ante aferente titlurilor de valoare / *information document regarding ex-ante costs relating to securities*
   - termenii si conditiile contractului de intermediere si custodie titluri de valoare/ *terms and conditions of the master agreement for securities intermediation and custody* ;

2. **Conditiile Generale de Derulare a Operatiunilor Bancare se regasesc in forma actualizata pe pagina /** General Conditions for the Performing of Banking Operations can be found, in updated version, on the page**:**

   https://www.raiffeisen.ro/ro/persoane-fizice/in-sprijinul-tau/documente.html

   https://www.raiffeisen.ro/ro/imm/in-sprijinul-tau/informatii-utile.html

   https://www.raiffeisen.ro/ro/corporatii/in-sprijinul-dumneavoastra/documente-utile.html

II. Termenii si conditiile contractului cadru de intermediere si custodie titluri de valoare se regasesc in forma actualizata pe pagina / T*erms and conditions of the master agreement for securities intermediation and custody can be found, in updated version, on the page:*

Persoane fizice:
https://www.raiffeisen.ro/content/dam/rbi/retail/eu/ro/documents/guvernanta/mifid/2026/20260420-Termeni-si-conditii-PF-terms-and-conditions-for-PI.pdf.coredownload.inline.pdf

Persoane Juridice:
https://www.raiffeisen.ro/content/dam/rbi/retail/eu/ro/documents/guvernanta/mifid/2026/20260420-Termeni-si-conditii-persoana-juridica-terms-and-conditions.pdf.coredownload.inline.pdf

III. Informatii suplimentare, oferite cu scop comercial, in cazul contractului de servicii de investitii la distanta/ *Additional information provided for commercial purposes, in the case of the distance investment services agreement*

a) Identificarea intermediarului/ *Identifying the intermediary*		
1.	Denumirea/ Name :	Raiffeisen Bank S.A. (denumita in continuare „Banca" si/sau „RBRO") (hereinafter named "the Bank" or "RBRO")
	Serviciile si activitatile de investitii/serviciile auxiliare care vor fi prestate / *Investment services and activities / ancillary services to be rendered* :	**Serviciul de intermediere titluri de valoare** consta in intermedierea instrumentelor si produselor financiare tranzactionate pe alte piete decat pietele reglementate (respectiv pe o piata de tip SMT sau SOT) si in calitate de Operator Independent. Banca nu intermediaza instrumente financiare tranzactionate pe o piata reglementata. / ***The securities intermediation service*** *consists of intermediation of financial instruments and products traded on other trading venues then the regulated markets (namely on MTF of OTF) and as a Systematic Internaliser. The Bank does to intermediate financial instruments traded on a regulated market.* **Serviciul de custodie titluri de valoare** consta in decontarea si pastrarea in siguranta a instrumentelor financiare in contul Clientilor./ ***The custody service for securities*** *consists of the safekeeping of financia instruments for the account of Clients.*
	Adresa sediului social al Banci/ *Bank's registered office address*:	Romania Cladirea de Birouri FCC, Calea Floreasca nr. 246D, sector 1, Bucuresti cod postal 014476.
	Sediile secundare/ *secondary units:*	Agentiile bancii pot fi gasite aici/ *the Bank's units can be found here*: https://www.raiffeisen.ro/ro/home/retea.html
	Modalitatea de contactare: Telefon/Fax/E-mail/ *Contact method:Phone /Fax/E-mail /*:	Telefon (phone): +40 21 306 1000 • Fax: +40 21 230 0700 • E-mail: centrala@raiffeisen.ro
	Cod unic de inregistrare la registrul comertului / *unique registration code:*	361820

2.	Numele şi prenumele membrilor conducerii superioare, adresa, numărul de telefon/fax şi e-mailul unde aceştia pot fi contactaţi/ *Name and surname of members of the senior management, address, telephone / fax number and e-mail where they can be contacted*	**Doru Gavrila** Director Departament Tranzactionare si Vanzari Piete de Capital/ *Director of Capital Market Trading and Sales Department* Adresa (address): Bucuresti, Calea Floreasca nr. 246D, sector 1 e-mail: treasury.sales@raiffeisen.ro Telefon: +4021.306.1991, Fax: 021.230 0781 **Andrei Mezdrea** Manager, Departament Servicii Titluri / *Manager of Securities Services Department* Telefon: +4021.306.1289 E-mail: custody@raiffeisen.ro
3.	Autorizaţia acordată de Autoritatea de Supraveghere Financiara (denumit in continuare "ASF") / License granted by the Financial Supervisory Authority (hereinafter referred to as "ASF"): Adresa (*address*): Telefon/fax: E-mail:	Decizia A.S.F. nr. A/75/30.01.2014, modificata prin Decizia A.S.F. nr. A/239/27.03.2014 si prin Decizia nr. 449/28.03.2019, banca fiind inscrisa in Registrul Public al A.S.F. sub nr. PJR01INCR/400009/30.01.2014 si nr. PJR24DIST/400009/01.03.2016, in calitate de intermediar. / *ASF Decision no. A/75/30.01.2014, amended by Decision no A/239/27.03.2014 and by Decision no. 449/28.03.2019, the bank being registered with the registry of Romanian Financial Supervisory Authority under no.* PJR01INCR/400009/30.01.2014 si nr. PJR24DIST/400009/01.03.2016, *as intermediary*. Romanian Financial Supervisory Authority - Splaiul Independentei no. 15, District 5, Bucuresti, Postal code 050092 Pagina web/ *web page*: https://asfromania.ro/ Fax: 021.659.60.51 / 021.659.64.36 E-mail: office@asfromania.ro
b) Informaţii privind serviciile şi activităţile de investiţii, precum şi serviciile auxiliare pe care Banca urmează să le presteze sau intenţionează să le presteze / *Information on investment services and activities, as well as ancillary services that the Bank is to provide or intends to provide*		
1.	Descrierea caracteristicilor principale ale serviciului de investiţii şi serviciului auxiliar / *Description of the main features of the investment service and the ancillary service:*	**Serviciul de Intermediere** include preluarea si transmiterea si/sau executarea ordinelor Clientului, respectiv realizarea de operatiuni de catre Banca si pe seama Clientului, cu si in legatura cu Titlurile de valoare. Tranzactiile si operatiunile efectuate au ca efect achizitia/ vanzarea, subscrierea/ rascumpararea Titlurilor de valoare (i) pe piata primara prin participarea la licitatiile si subscrierile publice, inclusiv la cele organizate de agentul desemnat de catre MFP, sau prin plasament privat (ii) pe piata secundara, in locuri de tranzactionare si in afara acestora, dupa caz, in functie de oferta Bancii si de politica Bancii de executare a ordinelor. / ***The Intermediation Service*** *includes the transmission and/or the execution of the Client orders, respectively the performing of operations by the Bank in the name and on behalf of the Client with and related to Securities. The transactions and operations made have as result the acquisition/ selling, subscription/ redemption of the Securities (i) on the primary market by participating in public auctions and subscriptions including the ones organized by the agent appointed by the MF, or via private placement (ii) on the secondary market, in trading venues and outside trading venues, according to the Bank's offer and to the order execution policy of the Bank.*

		Serviciul de intermediere titluri de valoare este oferit prin intermediul Departamentului Vanzari Piete de Capital care isi desfasoara activitatea la sediul Bancii din Bucuresti sector 1, Calea Floreasca nr. 246D, etaj 2. / *The securities intermediation service is rendered by the Capital market sales department which carries out its activity at the headquarters of the Bank in Bucharest, district 1, 246D Calea Floreasca., 2nd floor .* **Serviciul de Custodie** consta in pastrarea si administrarea Titlurilor de valoare in contul Clientului, inclusiv custodia şi serviciile auxiliare custodiei, care cuprinde, fara a se limita la, operatiuni realizate de Banca, in contul si pe numele Clientului. Serviciul de Custodie este prestat de Banca cu privire la Titlurile de valoare, evidentiate in Contul Titlurilor de valoare. / **The Custody Service** consists of safekeeping and administration of financial instruments for the account of Client, including custodianship and its related services, that also comprises without limitation, operations realised by the Bank, on the account and in the name of the Client. The Custody Service is rendered by the Bank regarding the Securities, evidenced in the Securities Account. Serviciul de custodie este oferit prin intermediul Departamentului Servicii Titluri, care isi desfasoara activitatea la sediul Bancii din Bucuresti sector 1, Calea Floreasca nr. 246D, etaj 2./ *The custody service is rendered by the Securities Services Department which carries out its activity at the headquarters of the Bank in Bucharest, district 1, 246D Calea Floreasca., 2nd floor .*
2.	Costul total pe care investitorul trebuie să îl plătească pentru serviciul de investiţii şi serviciul auxiliar prestat, incluzând toate comisioanele, taxele, tarifele sau cheltuielile aferente achitate direct de către investitor sau prin intermediul Bancii/ modalitatea de calcul necesara verificării costului total / *The total cost to be paid by the investor for the investment service and the ancillary service provided, including all commissions, fees, charges or related expenses paid directly by the investor or through the Bank / method of calculation required to verify the total cost:*	Costurile Serviciului sunt prezentate in Documentul de informare privind costurile ex-ante aferente titlurilor de valoare, transmis de Banca investitorului inaintea incheierii Contractului, pe suport durabil si sunt afisate pe pagina https://www.raiffeisen.ro/ro/despre-noi/guvernanta-corporativa/mifid.html *The costs of the Service are presented in the Information document regarding ex-ante costs relating to securities, sent by the Bank to the Investor before concluding the Agreement, on a durable medium and are disclosed on the webpage https://www.raiffeisen.ro/ro/despre-noi/guvernanta-corporativa/mifid.html* Comisioanele Bancii pentru prestarea serviciilor de intermediere si custodie titluri de valoare sunt prezentate Clientului inainte de incheierea tranzactiei telefonic. / *The Bank's commissions for rendering securities intermediation and custody services are presented to the Client before concluding the transaction via phone.*

3.	Precizari/*Remarks* :	(i) serviciile şi activităţile de investiţii, precum şi serviciile auxiliare implică anumite riscuri specifice, caracteristice instrumentelor financiare / *investment services and activities, as well as ancillary services, involve certain specific risks, which are characteristic of financial instruments;* (ii) operaţiunile ce urmează a fi executate depind de fluctuaţiile pieţelor financiare asupra cărora Banca nu are influenţă / *the operations to be executed depend on the fluctuations of the financial markets over which the Bank has no influence* ; (iii) performanţele statistice realizate nu sunt indicatori pentru performanţe viitoare/ *the statistical performance achieved is not an indicator of future performance.*
4.	Notificarea cu privire la posibilitatea existenţei altor taxe şi/sau costuri care nu sunt plătite prin intermediul Bancii sau impuse de aceasta/ *Notification of the possibility of other fees and / or charges not paid through or imposed by the Bank:*	Investitorul a luat la cunostinta cu privire la posibilitatea existenţei altor taxe şi/sau costuri care nu sunt plătite prin Banca, sau impuse de acesta; in conditiile in care, exista un castig de capital, investitorului ii sunt incidente dispozitiile Codului Fiscal cu privire la plata impozitului pe câștig, in vigoare la data efectuarii operatiunii, Banca neasumandu-si nicio responsabilitate cu privire la raportarea, calcularea sau plata obligatiilor fiscale care se nasc in sarcina investitorului. / *The investor has been informed about the possibility of other fees and / or costs that are not paid by the Bank, or imposed by it; provided that there is a capital gain, the provisions of the Fiscal Code regarding the payment of income tax, in force at the date of the operation, are applicable to the investor, the Bank assuming no responsibility regarding the reporting, calculation or payment of fiscal obligations which are born in the charge of the investor*
5.	Indicarea termenului-limită până la care informaţiile furnizate sunt valabile / *Indication of the deadline by which the information provided is valid:*	Informatiile furnizate sunt valabile la data transmiterii investitorului a prezentului document pe suport durabil de catre Banca si sunt actualizate prin afisarea pe website la adresa https://www.raiffeisen.ro/ro/despre-noi/guvernanta-corporativa/mifid.html. Daca nu se prevede altfel, versiunea modificata a acestui document va intra in vigoare incepand cu data publicarii acesteia pe pagina de internet a Bancii. La solicitarea expresa a investitorului, prezentul document se poate transmite la o adresa de email sau poate fi furnizat pe suport de hartie in unitatile Raiffeisen Bank S.A. / *The information provided is valid on the date this document is made available to the investor on a durable medium, by the Ban,k and is updated by posting on the website at https://www.raiffeisen.ro/ro/despre-noi/guvernanta-corporativa/mifid.html. Unless otherwise specified, the amended version of this document shall enter into force on the date of its publication on the Bank's website. At the express request of the investor, this document can be sent to an email address or can be provided on paper in the units of Raiffeisen Bank S.A.*
6.	Precizarea modalităţilor de plată şi de realizare a plăţii/ *Specifying the payment methods*:	Plata sumelor aferente instructiunilor Clientului respectiv a sumelor mentionate in Instructiuni si confirmari, a sumelor datorate de client Bancii sau tertilor, sume care rezulta din executarea de catre Banca a Instructiunilor se face prin debitarea conturilor curente ale Clientului in baza mandatatului de debitare a conturilor curente si transfer acordat de Client Bancii prin Contract. / *The payment of the amounts related to the Client's instructions namely the amounts mentioned in the Instructions and confirmations, of the*

		amounts owed by the client to the Bank or third parties, amounts resulting from the Bank's execution of the Instructions is effected by debiting the Client's current accounts based on the current account debit mandate and transfer granted by the Client to the Bank on the terms of the Agreement.
7.	Indicarea oricărui cost suplimentar pentru investitor rezultat din utilizarea de către acesta a mijloacelor de comunicare la distanţă, dacă astfel de costuri adiţionale sunt facturate separat/ *Indication of any additional costs to the investor as a result of his use of the means of distance communication, if such additional costs are charged separately :*	Comisionul aferent utilizarii mijloacelor de comunicare la distanta este prevazut in contractul specific si in documentul de informare privind costurile ex-ante, daca este cazul. La data prezentului document acesta este 0 (zero)./ *The commission charged for the use of means of distance communication is disclosed in the specific contract and in the information document regarding ex-ante costs, if applicable. At the date of this document, such commission is 0 (zero).*
c) Informaţii cu privire la contractul la distanţă ce urmează a fi încheiat/ *Information on the distance contract to be concluded*		
1.	Existenţa dreptului de denunţare unilaterală a contractului conform art. 60 alin. (5) şi (7) din Legea nr. 126/2018, precum şi informaţii cu privire la suma pe care investitorul va trebui să o plătească pentru serviciile prestate anterior exercitării acestui drept, precum şi consecinţele ce decurg din neexercitarea acestui drept/*The existence of the right to unilaterally terminate the agreement according to art. 60 para. (5) and (7) of Law no. 126/2018, as well as information on the amount that the investor will have to pay for the services provided prior to the exercise of this right, as well as the consequences arising from the non-exercise of this right:*	In cazul contractului la distanta, Clientul beneficiaza de dreptul de denuntare unilaterala a Contractului, fara termen de preaviz, fara justificarea denuntarii si fara penalitati, in primele 14 zile calendaristice de la data semnarii Contractului sau de la data transmiterii documentelor prevazute in la art. 5.2.(4)(b) din Contract daca acestea sunt transmise ulterior incheierii Contractului. Denuntarea se realizeaza prin semnarea si transmiterea catre Banca a unei notificari, pe suport durabil (vezi pct 4 de mai jos), anterior expirarii termenului de 14 zile, cu suportarea costurilor Serviciului prestat pana la data denuntarii, daca este cazul. In situatia in care Clientul are Titluri de valoare in Contul Titlurilor de Valoare, Clientul va proceda la transferul acestora cel tarziu la data denuntarii, in caz contrar, Serviciul de Custodie va continua sa fie prestat in baza Contractului, cu suportarea costurilor Serviciului de Custodie de catre Client. Neexercitarea dreptului de retragere in termenul mentionat presupune intrarea in vigoare a Contractului. Transmiterea unei notificarii de denuntare nu afecteaza valabilitatea Ordinelor transmise anterior. Incetarea Contractului nu exonereaza Partile de indeplinirea obligatiilor contractuale nascute in perioada in care Contractul era in vigoare. Orice sume datorate de Client Bancii in baza prezentului Contract trebuie restituite in termen de maxim 30 de zile calendaristice de la data data denuntarii de catre Client a Contractului. Incetarea Contractului are ca efect incetarea contractelor pentru servicii conexe, daca este cazul./ *In the case of distance contract, the Client has the right to unilaterally terminate the Agreement, without notice, without justification of termination and without penalties, in the first 14 calendar days from the date of signing the Agreement or from the transmission of the documents provided in article 5.2.(5)(b) of the Agreement if they are transmitted after the conclusion of the Agreement. The termination is made by signing and delivering a notification to the Bank, on a durable medium (see point 4*

		below), prior to the expiration of the term of 14 days, bearing the costs of the Service provided until the date of termination, if applicable. If the Client has Securities evidenced in the Securities Account, the Client shall transfer them no later than the termination date, otherwise, the Custody Service shall continue to be rendered on the grounds of the Agreement, the Client bearing the costs of such Custody Service. Failure to exercise the right of withdrawal within the mentioned term implies the entry into force of the Agreement. Submission of a termination notice of does not affect the validity of previously submitted Orders. Termination of the Agreement does not exempt the Parties from fulfilling the contractual obligations arising during the period in which the Agreement was in force. Any amounts owed by the Client to the Bank under this Agreement must be repaid within a maximum of 30 calendar days from the date of termination by the Client of the Contract.
2.	Durata minimă pentru care se încheie contractul la distanţă, în cazul prestării unor servicii de investiţii şi servicii auxiliare cu caracter permanent sau temporar/ *Minimum period for which the distance contract is concluded, in case of provision of permanent or temporar investment and auxiliary services:*	Contractul se incheie pe perioada nedeterminata, fiind un contract cadru/ *The Agreement is concluded for an indefinite period of time, being a master agreement*.
3.	Drepturile pe care le pot avea părţile de a rezilia contractul înainte de termen sau unilateral în virtutea clauzelor contractului la distanţă, inclusiv penalităţile prevăzute de contract în asemenea cazuri/*The rights that the parties may have to terminate the contract prematurely or unilaterally under the terms of the distance contract, including the penalties provided for in the contract in such cases:*	Contractul inceteaza prin/ *The agreement is terminated by:* *a.* acordul Partilor, la data stabilita de Parti / *the agreement of the Parties, on the date set by the Parties ;* *b.* denuntare unilaterala de catre oricare dintre Parti. Ca regula, Contractul poate fi denuntat unilateral, cu notificarea cu 14 zile inainte a celeilalte Parti, conform art. 10 „Notificari" din Contract, fara justificarea deciziei de denuntare si fara penalizari. **In cazul denuntarii unilaterale la initiativa Clientului**, in situatia in care Clientul detine Titluri de valoare evidentiate in Contul Titlurilor de Valoare, Clientul nu va putea stabili o data de denuntare a Contractului anterioara transferului tuturor instrumentelor detinute din Contul Titlurilor de Valoare, in caz contrar, Serviciul de Custodie va continua sa fie prestat in baza Contractului, cu suportarea costurilor Serviciului de Custodie de catre Client. **In cazul denuntarii la initiativa Bancii,** in situatia in care Clientul detine Titluri de valoare evidentiate in Contul Titlurilor de Valoare, Banca va stabili in notificarea de denuntare un termen in care Clientul sa transfere Titlurile de valoare / *unilateral termination by either Party. As a rule, the Agreement may be terminated unilaterally, with the 14 days prior notification sent according to art. 10 "Notifications" of the Agreement, without justification of the termination decision and without penalties. **In case of termination at the Client's***

		***initiative**, if the Client holds Securities evidenced in the Securities Account, the Client will not be able to establish a termination date of the Contract prior to the transfer of the Securities evidenced in the Securities Account, otherwise, the Custody Service shall continue to be rendered on the grounds of the Agreement, the Client bearing the costs of such Custody Service. **In case of termination at the Bank's initiative**, if the Client holds Securities evidenced in the Securities Account, the Bank will establish in the notice of termination a term in which the Client will transfer the Securities.* c. prin reziliere. Daca oricare dintre Parti nu-si executa sau isi executa necorespunzator obligatiile asumate prin Contract, cealalta Parte poate solicita rezilierea Contractului. Rezilierea va opera de plin drept si fara indeplinirea altor formalitati judiciare sau extrajudiciare, cu exceptia unui preaviz de 14 zile comunicat celeilalte Parti in acest sens conform art. 10 „Notificari" din Contract./ *by termination. If either Party does not execute or executes improperly the obligations assumed in this Agreement, the other Party may solicit the termination of the Agreement. The termination shall have full legal effect and without any other legal and extra-legal formalities, except for a 14 days' notice sent to the other Party in this purpose according to Article 10 „Notifications" from the Agreement* d. in orice alte cazuri prevazute expres de prezentul Contract sau de lege*/ in any other cases expressly provided for in this Agreement or by law.*
4.	Indicarea modalităţilor practice de exercitare a dreptului de denunţare unilaterală a contractului înainte de termen, precum şi indicarea adresei la care poate fi expediată notificarea de denunţare unilaterală a contractului/*Indication of the practical means of exercising the right of unilateral termination of the contract before the deadline, as well as indication of the address where the notification of unilateral termination of the contract may be sent*:	Se transmite o notificare de catre investitor Bancii cu cel putin 14 zile inainte de termenul stabilit pentru incetarea Contractului, care se poate transmite catre / *A notification shall be sent by the investor to the Bank at least 14 days before the deadline set for the termination of the Contract, which may be sent to :* **Raiffeisen Bank S.A.** **Departament Vanzari Piete de Capital/ *Capital Market Sales Department*** Adresa (*address*) : Bucuresti, Calea Floreasca nr. 246D, sector 1 e-mail: treasury.sales@raiffeisen.ro sau/*or* **Departament Servicii Titluri / *Securities Services Department*** E-mail: custody@raiffeisen.ro
5.	Normele legale din România, din statul membru sau din ţara terţă avute în vedere ca temei juridic al raportului contractual cu investitorul/	Contractului si operatiunilor cu titluri de valoare le sunt aplicabile, incluzand fara a se limita la: Legea 126/2018 privind pieţele de instrumente financiare; Regulamentul UE nr. 600/2014 privind pietele instrumentelor financiare; Regulamentul nr. 5/2019 privind reglementarea unor dispozitii referitoare la prestarea serviciilor si activitatilor de investitii conform Legii nr. 126/2018

	Legal norms in Romania, in the Member State or in the third country considered as the legal basis of the contractual relationship with the investor:	privind pietele de instrumente financiare, emis de ASF; Regulamentul ASF/Banca Nationala a Romaniei (BNR) nr. 10/4/2018 privind privind protejarea instrumentelor financiare şi a fondurilor care aparţin clienţilor, obligaţiile de guvernanţa a produsului şi normele aplicabile la acordarea sau primirea de onorarii, comisioane sau alte tipuri de beneficii pecuniare sau nepecuniare; Legea 24/2017 privind emitentii de instrumente financiare si operatiuni de piata; Regulamentul nr. 5/2018 privind emitentii de instrumente financiare si operatiuni de piata; Regulamentul UE 565/2017 de completare a Directivei 2014/65/UE în ceea ce privește cerințele organizatorice și condițiile de funcționare aplicabile firmelor de investiții și termenii definiți în sensul directivei menționate; Ordinul Ministerului Finantelor Publice (MF) nr. 318/2022 pentru aprobarea Regulamentului-cadru privind operatiunile de piata cu titluri de stat pe piata interna; Regulamentul BNR nr. 7/2016 privind piata primara a titlurilor de stat administrata de BNR; Regulamentul BNR nr. 12/2005 privind piata secundara a titlurilor de stat administrata de BNR; Norma BNR nr. 1/2006 in aplicarea Regulamentului nr. 12/2005 privind piata secundara a titlurilor de stat administrata de BNR; Codul Depozitarului Central; Hotararea Guvernului nr. 1470/2007 pentru aprobarea Normelor metodologice de aplicare a Ordonantei de urgenta a Guvernului privind datoria publica, astfel cum acestea vor fi modificate ulterior, precum si toate si orice act normativ care le completeaza/abroga, sau orice alta legislatie care ar putea fi aplicabila Contractului sau necesara pentru derularea Contractului, dupa caz/ *The following are applicable to the Agreement and securities transactions, including but not limited to: Law no. 126/2018 on markets in financial instruments; Regulation (EU) no. 600/2014 on markets in financial instruments; Regulation no. 5/2019 with regards to the regulation of some provisions with regards to the provision of investment services and activities according to Law no. 126/2018 on financial instruments markets, issued by FSA; FSA/National Bank of Romania ("NBR") Regulation no. 10/4/2018 with regard to safeguarding of financial instruments and funds belonging to clients, product governance obligations and the rules applicable to the provision or reception of fees, commissions or any monetary or non-monetary benefits; Law 24/2017 regarding issuers of financial instruments and market operations; Regulation EU 565/2017 supplementing Directive 2014/65/EU as regards organisational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive; Regulation no. 5/2018 with regards to issuers and markets operations; Regulation EU 565/2017 supplementing Directive 2014/65/EU as regards organizational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive; Order no. 318/2022 for the approval of the Framework-Regulation on market transactions in government securities on the internal market, issued by the Ministry of Finance (hereinafter called the „MF"); NBR Regulation no. 7/2016 on primary markets for government securities administered by NBR; NBR Regulation no. 12/2005 on secondary market for government securities managed by NBR; NBR Regulation no. 1/2006 in application of NBR Regulation no. 12/2005 on secondary market of government securities administered by*

		NBR; Central Depository Code, (xiii) Government Decision no. 1470/2007 for the approval of the Methodological Norms for the application of the Government Emergency Ordinance regarding the public debt, as they will be changed later, and all and any bill that complement/repealed or any other type of legislation which might be applicable to the Agreement in the purpose of its performance, as the case may be;
6.	O clauză contractuală privind legislaţia aplicabilă contractului la distanţă şi/sau instanţa competentă în soluţionarea eventualelor litigii între părţi/ *A contractual clause on the law applicable to the distance contract and / or the court competent to settle any disputes between the parties*:	Contractul este guvernat de legea romana./ *The applicable law for this Agreement is the Romanian Law* In situatia in care solutionarea amiabila nu este posibila, diferendul va fi supus solutionarii instantei judecatoresti competente, conform legislatiei din Romania./ *In case the amicable settlement is not possible, the dispute will be submitted to the competent court, according to the Romanian legislation./*
7.	Limba sau limbile în care sunt formulaţi termenii şi condiţiile contractuale, informaţiile prealabile care trebuie să fie furnizate investitorilor, precum şi limba ori limbile în care s-a convenit, de comun acord cu investitorul, să comunice pe durata derulării contractului la distanţă/*The language or languages in which the business terms and conditions are formulated, the prior information to be provided to investors, and the language or languages, agreed with the investor, within the agreement, to communicate during the distance contract :*	Notificarile, corespondenta, cererile si comunicarile, inclusiv notificarile de denuntare unilaterala in legatura cu Contractul se vor face in scris, in limba romana si la cererea Clientului si in limba engleza./ *Notices, correspondence, requests and communications, including notifications of unilateral termination relating to the Contract shall be made in writing, in Romanian and, at the request of the Client, in English as well..*
d) Informaţii privind căile de soluţionare a litigiilor dintre părţi/ Information on means of solving disputes between the parties:		
1.	Posibilitatea apelării la proceduri de mediere înainte de sesizarea instanţei de judecată, după caz, de către investitor, care are calitatea de parte contractuală, şi, de asemenea, care sunt	I. Investitorul care are, potrivit legii, calitatea de consumator are dreptul de a apela si la solutionarea alternativa a unui litigiu la/ *In case the private individual Client is also a consumer, according to the law, the Client may ask for the alternative solving of the litigation to*: (i) Centrul de Solutionare Alternativa a Litigiilor din Domeniul Bancar (CSALB), cu sediul in municipiul Bucuresti, Str. Sevastopol 24, et 2, sector 1, cod postal 10992, Romania, telefon 021 9414, adresa site internet www.csalb.ro./

	modalităţile prin care investitorul poate apela la aceste proceduri/ *Possibility of the investor, which has the capacity of a contractual party, to resort to mediation proceedings before reaching the court, as the case may be, and also the ways in which the investor can resort to these proceedings:*	*Centrul de Solutionare Alternativa a Litigiilor din Domeniul Bancar (CSALB), with headquarters in Bucharest, 24 Sevastopol St., 2nd floor, postal code 10992, Romania, telephone 021 9414, internet site www.csalb.ro.* *or* (ii) *Entitatii de Solutionare Alternativa a Litigiilor in domeniul financiar nonbancar (denumita SAL-FIN)*, entitate infiintata de ASF, cu sediul in Bucuresti, Splaiul Independentei nr. 15, sector 5, cod postal 050092, office@salfin.ro, care are misiunea de a organiza si solutiona litigiile dintre consumatori si comercianti prin proceduri numite SAL, care pot fi gasite pe website-ul internet www.salfin.ro. Pentru a solutiona un litigiu prin aplicarea procedurii SAL, consumatorul trebuie sa isi exprime aceasta optiune în mod voluntar si sa se adreseze SAL-FIN in scris, direct la sediul SAL-FIN, prin posta sau prin mijloace electronice de comunicare. De asemenea, investitorul trebuie sa faca dovada ca, in prealabil, a incercat sa solutioneze litigiul direct cu Banca. Procedurile administrate si organizate de catre SAL-FIN nu aduc atingere altor cai de solutionare a litigiilor prevazute de lege/ *Entity for Alternative Settlement of Litigations in the financial non-banking field (named SAL-FIN), entity founded by ASF, having headquarters in Bucharest, 15 Splaiul Independentei St., District 5, postal code 050092, office@salfin.ro, that has the mission to organize and solve the litigations between consumers and professionals, through procedures named SAL. SAL procedures are available on the internet at the following address: www.salfin.ro. The Client may submit the litigation to the SAL procedures administered by SAL-FIN if the Client proves that prior to the submission, has tried to solve the litigation directly with the Bank. The procedures administered and organized by SAL-FIN do not impede the Client to access other ways to solve the litigation provided by the law.* II. Pentru solutionarea pe cale amiabila a eventualelor dispute, investitorul poate apela la mecanisme extrajudiciare de reclamatie potrivit prevederilor Legii nr. 192/2006 privind medierea şi organizarea profesiei de mediator, cu modificarile şi completarile ulterioare./ *For the amicable settlement of any disputes, the Client may resort to extrajudicial complaint mechanisms according to the provisions of Law no. 192/2006 on mediation and organization of the mediator profession, with subsequent amendments and completions*
2.	Existenţa unor fonduri de garantare sau a altor mecanisme de compensare, altele decât cele prevăzute de Legea nr. 297/2004 privind piaţa de capital, cu modificările şi completările ulterioare, denumită în continuare Legea nr. 297/2004/ *The existence of guarantee funds or other compensation mechanisms, other than those provided by Law no. 297/2004 on the*	Cu privire la investitiile in titluri de valoare Banca informeaza investitorul cu privire la faptul ca (i) Banca este membru al Fondului de Compensare a Investitorilor, care va compensa in mod egal si nediscriminatoriu orice Client de retail cu care Banca a incheiat un contract de prestari de servicii de investitii financiare, in limita unui plafon, conform prevederilor legale si in masura in care instrumentul compensat de fond si clientul nu este exceptat de la compensare; (ii) investitiile in titluri de valoare nu reprezinta sume disponibile in conturi bancare si nu sunt garantate prin Fondul de Garantare a Depozitelor Bancare./ *Regarding investments in securities, the Bank informs the investor that (i) the Bank is a member of the Investor Compensation Fund, which will compensate equally and indiscriminately any retail Client the Bank concluded a financial investment services contract with, within the limits of a ceiling, according to the legal provisions and providing that the*

	capital market, with subsequent amendments and completions, hereinafter referred to as Law no. 297/2004:	*instrument offset by the fund and the client is not exempted from clearing; (ii) investments in securities do not represent amounts available in bank accounts and are not guaranteed by the Bank Deposit Guarantee Fund.*