

TO,  
Mr./Ms./Company.....

***Dear Customer,***

We hereby inform you that as of January 3rd, 2018, CREDIT EUROPE BANK (Romania) S.A. (hereinafter referred to as „CEB”), will apply in its activity the MIFID II Regulation, which was established with the purpose of creating a framework that would ensure a high degree of protection for investors in financial instruments.

The EU Directive 65/2014 on Markets in Financial Instruments ("MIFID II") is the latest European legislation and has a major impact on the manner in which clients will be provided with financial services across the European Union.

The MiFID II regulations are grounded in a series of normative acts of the European Parliament and of the Council, such as: Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU; Regulation (EU) No 600/2014 of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Regulation (EU) No 648/2012. These Regulations aim at providing more transparency in the markets, as well as an adequate and consolidated protection of investors across the EU with regard to financial instruments and services provided to investors by financial institutions (credit institutions, financial investment companies, investment management companies, etc.).

As per the provisions of the MiFID II Regulation, which were adopted and implemented in the Romanian legislation through Law No. 126/2018 on markets in financial instruments, all involved entities, including CEB, are required to established a new conduct-of-business in relation to its customers by taking into account the following factors:

Segmentation of customers, who will be classified in three categories:

- Retail - those clients enjoying the highest level of protection through the requirements for information, assessment, transparency and communication that the Bank must meet in its relation with these clients;
- Professional - clients who have the experience, knowledge and competence to adopt investment decisions and correctly evaluate the implied risks. Professional clients enjoy a lower level of protection than Retail Clients;

- Eligible Counterparties - entities regulated or authorized to operate in financial markets (credit institutions, investment firms, insurance companies, collective investment schemes and their management companies, etc.). These clients enjoy the lowest level of MiFID II protection.

The financial service provider is required to grant a certain level of protection in terms of pre-trading information, evaluating the appropriateness of the provided service, executing client orders, reporting the transactions, protecting client assets.

In accordance with the legal provisions, you are classified as Retail Client, enjoying the highest level of protection in the management activity.

Details of the aspects described above are available in the 'MiFID II Information Package' of Credit Europe Bank (Romania) S.A., available on the CEB website at [www.crediteurope.ro/despre-noi/mifid-ii/](http://www.crediteurope.ro/despre-noi/mifid-ii/).

We are also bringing to your attention that CEB, in its relation with the Client, processes the Client contact information or, where applicable, the contact information of the representative, collaborators and employees of the Client, hereinafter referred to as Concerned Persons.

For more details regarding the processing activities undertaken by the Bank or if the Concerned Person wishes to make use of their rights, they can access the Confidentiality Policy available on the Bank website at [www.crediteurope.ro/gdpr](http://www.crediteurope.ro/gdpr), or can request the written version of the paper document, by submitting a request to any of our units, by e-mail at [dpo@crediteurope.ro](mailto:dpo@crediteurope.ro) or by contacting the data protection officer at [dpo@crediteurope.ro](mailto:dpo@crediteurope.ro).

We assure you of the importance that CEB grants to the personal data of Concerned Persons and complying with the requirements regarding their security, and would like to inform you that you must bring this information to the notice of the Concerned Person.

Name of legal representative of Credit Europe Bank (Romania) SA:

Department:

Position:

I have taken note,

Name of client:

Client signature:

Date: