



UniCredit Global Securities Services NEWSFLASH



Romania – General Information

TAX CHANGES

28 July 2025

The Law no. 141/2025 has been published on July 25, 2025 in the Official Gazette of Romania no. 699, introducing a series of fiscal changes. Below are the most important provisions.

1. Tax on turnover for credit institutions – tax rates and applicability have been amended as follows:
 - 2% for the period January 1 – June 30, 2025;
 - 4% starting July 1, 2025 until December 31, 2026;
 - Exception: 2% applies to banks with a market share of less than 0.2%.
2. VAT – starting August 1, 2025, VAT rates will be amended as follows:
 - The standard VAT rate increases from 19% to 21%;
 - The reduced 9% rate will be adjusted to 11%, applicable to food, water, medicines, energy, books, etc.;
 - The 5% rate will be eliminated;
 - For residential properties purchased by individuals, a 21% VAT rate will apply.
3. Dividend tax – will increase to 16%, effective from January 1, 2026, applicable to dividends distributed starting from that date.
4. Other measures (applicable starting August 1, 2025):
 - For bonds issued by Romanian companies on capital markets outside Romania, interest income will be taxed at 10%, based on the single tax return (“declaratia unica”/ the unique declaration) filed by the taxpayer.

IMPACT ON INVESTORS:

Changes effective from 1 January 2026.

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