

List of interests, fees and commissions

– available from 01.02.2019 –

FEES AND INTERESTS APPLICABLE TO THE CREDIT LINE	
Monthly Maintenance fee of the Credit	5 RON
Unique fee for each additional service of the Credit	5 RON
The annual Interest percentage*	32%
APR**	37,65%
<p>* It shall apply for amounts paid to merchants due and not reimbursed within the grace period and for amounts withdrawn as cash. It shall not apply to amounts refunded in installments.</p> <p>** Assumptions used for the calculation of the APR:</p> <p>(1) the Credit Line with a Credit Card attached is of 9.000 RON;</p> <p>(2) The Credit Line is granted for a 5 years period;</p> <p>(3) The Credit Line is immediately and entirely withdrawn;</p> <p>(4) The interest and the costs are fixed and should be charged until the end of the Contract;</p> <p>(5) The Credit Line shall be reimbursed at equal monthly intervals by the payment of the Minimum Amount of Payment and final payment shall clear the balance of the amount used from the credit, interest and commissions applicable;</p> <p>(6) The year is considered to have 12 equal months.</p>	

FEES AND COMMISSIONS APPLICABLE TO THE CREDIT CARD	
Fee for Credit Card's issuance and for generation of the PIN code	0 (zero) RON
Fee for replacement in case of a lost/stolen/defrauded Credit Card and for generate a new PIN code	50 RON
Fee for replacement in case of a demagnetized/deteriorated/Customer's name changed Credit Card	40 RON
Renewal fee for the expired Credit Card	50 RON
Fee for generation of a New PIN Code	10 RON
Fee for blocking a lost/stolen Credit Card	0 (zero) RON
Fee for using a Credit Card at the ATM/ bank counter, in the country	1% from the value of the transaction + 8 RON
Fee for using a Credit Card at the ATM/ bank counter, abroad	2% from the value of the transaction + 10 RON
Fee for transactions made to a merchant, in the country	0 (zero) RON
Fee for transactions made to a merchant from abroad	1% from the value of the transaction
Fee for balance inquiry at an ATM in the country	1 Leu
Fee for balance inquiry at an ATM abroad	1 Leu
Issue fee for the Monthly Statement of Account	0 (zero) RON
Initiation fee for a payment refusal	0 (zero) RON
Fee for unjustified payment refusal	50 RON

TRANSACTION LIMITS	
Maximum daily amount withdrawn in cash (from ATM and bank unit counters)	1.000 RON***
Maximum daily amount used by transactions at Acceptant Merchants (POS, internet)	5.000 RON***
*** within the limits of the amount available on the Card	