

Credit card - Star Forte

FEE TYPE	FEE AMOUNT
Card account opening	RON 0
Card issue	RON 0 until 31.08.2015 (standard fee RON 20)
Card account annual administration	
- Annual management / cardholder	RON 25 / card
- Annual management / card user	RON 15 / card
Card account loading	RON 0
Cash operations at BT's ATMs	1% minimum RON 2.5
Fee for cash operations at BT's POSs	1% minimum RON 2.5
Purchase of goods or services from retailers (in Romania or abroad)	0
Fee for cash operations at the ATMs and POSs at the counters of other domestic banks	1% + RON 3.5
Fee for cash operations at the ATMs and POSs at the counters of other banks abroad	1% + RON 3.5
Balance inquiry fee at the ATMs / POSs of other domestic banks	RON 2/inquiry
Balance inquiry fee at the ATMs / POSs of other banks abroad	RON 4/inquiry
Emergency cash supply (only in case of loss or theft) in Romania	1% + RON 2.5
Balance inquiry at BT's ATMs	RON 0.3/inquiry
Account statement re-issue	
- by post	RON 2.9/statement
- by e-mail or BT24	RON 0
Account statement emittance, upon request	RON 1/statement
Card closing / card account closing at the cardholder's request	RON 2.5
Card and PIN re-issue because of the client's fault (stolen lost, damaged card)	RON 20
PIN re-issue because of the client's fault (forgotten, lost, damaged)	RON 4.9
Card re-issue upon expiry (card renewal) or demagnetized card	0
Maximum transaction limit/day:	
- from the bank ATM / POS	RON 9,000/max 10 transactions
- POS transaction limit for shopping	RON 20,000/max. 10 transactions
- transaction limit internet*	RON 5,000/max 10 transactions
- aggregated limit (POS + Internet shopping)	RON 20,000/max. 10 transactions
- total aggregated limit (ATM, POS, Internet)	RON 20,000/max. 10 transactions
Maximum number of wrong PIN inputs	3
Fixed annual interest	24%/year
Effective annual interest rate	26.77%, calculated for a loan in amount of RON 10,000
	24%/year - 34%/year, equal to the interest rate for the credit line
Penalty fee for reaching the debit balance of the card account:	available on the card account upon the Reaching of the debit balance
Credit management fee	5% of the unpaid amount, starting with the second overdue minimum monthly payment
Penalty interest for failure to perform the minimum mandatory account movement upon maturity	34%/year
Penalty interest for overdue loan	30%/year
One-off fee for services provided upon request:	RON 0 for each provided service

* the daily trading limit for Internet card transactions is activated upon the card issue for transactions with CVV, whereby transactions without CVV are not allowed. Upon the client's request, the bank activates the Internet trading limit for transactions without CVV, as well, on condition that the aggregated limit (with or without CVV) for Internet card transactions on one day does not exceed RON 5,000.