

**Credit card - Star Gold**

<b>FEE TYPE</b>	<b>FEE AMOUNT</b>
Card account opening	RON 0
Card issue	RON 100 / card
Card account annual administration	RON 200/year
Card account loading	RON 0
Fee for cash operations at BT's ATMs	1% minimum RON 2.5
Fee for cash operations at BT's POSs	%, minimum RON 2.5
Purchase of goods 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 2.5
Fee for cash operations at the ATMs and POSs at the counters of other banks abroad	2% minimum RON 10
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
Balance inquiry at BT's ATMs	RON 0.3/inquiry
Account statement re-issue by post, e-mail or BT24	RON 0
Maximum transaction limit:	
- cash withdrawal from the bank ATM / POS	RON 10,000, max. 10 transactions
- transaction limit internet*	RON 5,000, max. 10 transactions
- transaction limit POS shopping	RON 30,000, max. 10 transactions
- aggregated limit (POS + Internet)	RON 30,000, max. 10 transactions
- total aggregated limit (ATM + POS + Internet)	RON 30,000, max. 10 transactions
Card closing / card account closing at the cardholder's request	RON 0
Card and PIN re-issue because of the client's fault (stolen lost, damaged card)	RON 10
PIN re-issue because of the client's fault (forgotten, lost, damaged)	RON 10
Card re-issue upon expiry (card renewal)	RON 10
Demagnetized card re-issue	0
Emergency cash supply in Romania (only in case of loss or theft)	1% + RON 2.5
Emergency cash supply abroad - the VISC service	EUR 100 (RON eq.)
Emergency card replacement abroad - it does not include the card regeneration but the services provided by Visa International Service Center	EUR 150 (RON eq.)
Emergency card replacement in Romania - it does not include the card regeneration but the services provided by Visa International Service Center	RON 20
Number of wrong PIN inputs	3
Penalty fee for reaching the balance	24%/year - 34%/year, equal to the interest rate for the credit line available on the card account upon the reaching of the debit balance 5% of the unpaid amount, starting with the second
Credit management fee	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
Currency exchange fee	2%
Fixed annual interest	24%/year
Effective annual interest rate	27.29%, calculated for a loan in amount of RON 30,000
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.