

Credit card - Star Platinum

FEE TYPE	FEE AMOUNT
Card account opening	RON 0
Card issue	RON 350
Card account annual administration	RON 350/year
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 2.5
Fee for cash operations at the ATMs and POSs at the counters of other banks abroad	2% minimum RON 10
Balance inquiry at BT's ATMs	RON 0.3/inquiry
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
Maximum transaction limit:	
- cash withdrawal from the bank ATM / POS	RON 10,000, max. 10 transactions
- transaction limit POS shopping	RON 50,000, max. 10 transactions
- transaction limit internet	RON 5,000
- aggregated limit (POS + Internet shopping)	RON 50,000, max. 10 transactions
- total aggregated line (ATM + POS + Internet)	RON 50,000, max. 10 transactions
Account statement re-issue by post/ e-mail / BT24	RON 0
Card closing / card account closing at the cardholder's request	RON 20
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 20
Demagnetized card re-issue	RON 0
Card re-issue upon expiry (card renewal)	RON 20
Emergency cash supply in Romania (only in case of loss or theft)	1% + RON 2.5
Emergency cash supply abroad - it refers to the services provided by Visa International Service Center	EUR 100 (RON eq.)
Emergency card replacement in Romania - it does not include the card regeneration but the transfer of money by special post	RON 20 + Card issue fee
Emergency card replacement abroad - it does not include the card regeneration but the services provided by Visa International Service Center	USD 250 (RON eq.)
Number of wrong PIN inputs	3
Currency exchange fee	2%
Penalty fee for reaching the debit balance: equal to the interest rate for the credit line available on the card account upon the reaching of the debit 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
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
Credit management fee	5% of the unpaid amount, starting with the second overdue minimum monthly payment
Fixed annual interest	24%/year
Effective annual interest rate	27.17%, calculated for a loan in amount of RON 80,000
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.