

FEE TYPE	FEE AMOUNT
Card account opening	RON 0
Card issue Visa Business Silver	RON 10 / card
Card account annual administration	RON 50 / card
Card account loading	0
Transfer from the card account to the company's current account	0
Fee for cash operations at BT's ATMs	0.4%
Fee for cash operations at BT's POSs	0.4%
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% min. RON 10
Emergency cash supply in Romania	1% + RON 2.5
Emergency cash supply abroad	EUR 150 (RON eq.)
Emergency cash issue in Romania	RON 20
Emergency cash issue abroad	EUR 200 (RON eq.)
Balance inquiry fee at BT's ATMs	RON 0.30/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
Currency exchange fee	0.02
Remittance of automatically generated account statement (for the company)	
- by post	- RON 3.5 / statement
- by e-mail	- RON 0
- by Internet Banking BT 24, BT Ultra Multicash	- RON 0
Remittance transaction report (for cardholders)	
- by post	- RON 3.5*
- by e-mail	- RON 0
- by Internet Banking BT 24, BT Ultra Multicash	- RON 0
Account statement emittance, upon request	- RON 5 / statement
Card account closing at the company's request	RON 2.5/account
Closing/Suspending a card at the company's request	RON 5 / card
PIN re-issue (forgotten, lost, damaged)	RON 10
CARD and PIN re-issue because of the cardholder's fault (lost, stolen)	RON 15
Card re-issue upon expiry (card renewal) or demagnetized card	RON 0
Modification of expense limits at the company's request	RON 2.5 / modification
Modification of the validity period related to the trading limits*** - at the company's request	RON 2.5 / modification
Maximum cash withdrawal limit / account / day (ATM + POS)	RON 10,000
Internet transaction limit / day / card	RON 5,000
Maximum number of wrong PIN inputs	3

*to be charged one time only, being related to the generation and remittance of all the transaction reports for the company

** it refers to the modification of the validity period either of the limits / trading thresholds established by the bank (see sections 28 and 29), or of the validity of the thresholds established by the company

*** 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 (legal entity/authorized individual), the bank activates the Internet limit/card/ day for transactions without CVV, as well, on condition that the aggregated Internet limit /card/day does not exceed RON 5,000, such amount being the maximum limit for Internet transactions with one card on one day.

The fees and commissions for cards are calculated as follows:

-percentage fees (%) are charged as a percentage from the value of each card transaction: "X%* value of the performed transaction in the card denomination currency"

-fixed-amount fees or charges (RON/EUR/USD) are charged as a fixed amount per card transaction: "RON X / EUR/ USD per transaction"

- the combined fees and charges (percentage + fixed amount): for each transaction the bank shall charge a fee/charge composed of a percentage applied to the transaction amount (in the card denomination currency) plus a fixed amount charged for each processed transaction -> (X% * value of the performed transaction in the card denomination currency) + RON/EUR/USD Y per transaction"

-maximum daily trading limits:

- The limit for cash withdrawals at the ATM/bank POS - per account, represents the maximum daily limit, in the card denomination currency (or the equivalent in the card denomination currency in case of transactions in other currencies), that can be withdrawn in cash (from the ATM or POS) with the respective card. This limit is daily and is set per the account attached to the card.

- The limit for Internet/card transactions represents the maximum daily limit, in the card denomination currency (or the equivalent in the card denomination currency in case of transactions in other currencies), up to which one can perform Internet card transactions on one day - provided that the aggregated limit established for POS payment transactions + Internet, and/or the total aggregated limit for ATM + POS + Internet transactions.

- The company may request the setting of the following card trading limits, provided such limits observe the standard limits for cash withdrawals (from ATM+bank POS) and on the Internet:

•- aggregated trading limit ATM + POS + Internet: The company may request the setting of a maximum trading limit for the respective card, limit up to which ATM + POS + Internet transactions are allowed. This aggregated limit shall be defined in RON, for RON denominated cards, and EUR/USD for EUR/USD cards.

•The limit for cash withdrawals at the ATM/bank POS - The company can reduce the standard limit established by the bank at account level, for cash withdrawals. The limit for cash withdrawals at the ATM/POS: shall be set at card level. The limit for cash withdrawals at the ATM/bank POS, set at card level, shall observe both the cash withdrawal limit (from ATM+bank POS) / account and the aggregated limit ATM+POS+Internet. This limit shall be defined in RON, for RON denominated cards, and EUR/USD for EUR/USD cards.

•The POS payment limit for purchases - At card level, the company may request the setting of a maximum RON limit for cards in RON and/or EUR/USD for cards in EUR/USD, up to which POS payments with one card can be made within the aggregated trading limit ATM + POS + Internet.

•The Internet trading limit - the company may request the reduction of the maximum standard limit up to which daily card transactions on the Internet are allowed.

The company (through its legal representatives) and the cardholder have been informed that the terms and conditions governing the travel insurance policy for trips abroad and the terms of conditions for the access to business lounges are made available on Banca Transilvania's website, www.bancatransilvania.ro, under "Business Cards", on the page dedicated to debit cards Visa Business Silver / Visa Business Gold.