

STAR GOLD Credit Card fees

Fee type	Fee amount
Card account opening	RON 0
Card issue	RON 100 / card
Card account annual administration	RON 200 / year
Card account loading	RON 0
Cash operations at BT's/POSs ATMs	1% minimum RON 2.5
Purchase of goods/services from retailers (in Romania or abroad)	0%
Purchases of goods from merchants (in Romania or abroad) whose business activity involves gambling	1.5%
Fee for the use of ATMs / POS terminals of other banks in the country for cash	1% + RON 2.5
Fee for the use of ATMs and POS terminals of other banks abroad for cash	1% + RON 2.5
Emergency cash supply in Romania (only in cases of loss/theft)	1% + RON 2.5
Emergency cash supply abroad	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
Emergency card replacement abroad - it does not include the card regeneration but the services provided by the Visa International Service Center	EUR 150 (RON eq.)
Balance inquiry at BT's ATMs	RON 0/inquiry
Balance inquiry fee at the ATMs of other banks in the country	RON 2/inquiry
Balance inquiry fee at the ATMs of other banks abroad	RON 4/inquiry
Account statement re-issue: - by post - by e-mail or BT24	RON 0 RON 0
Card closing / card account closing at the cardholder's request	RON 0
PIN/card re-issue because of the client's fault (stolen lost, damaged card)	RON 10
PIN/ACTIVATION CODE re-issue	RON 0
Card re-issue upon expiry (card renewal)	RON 0
Demagnetized card re-issue	RON 0
Currency exchange fee	2%
Maximum number of wrong PIN inputs	3
Fixed annual interest	24%/year
Penalty fee for reaching the debit balance of the card account:	15% / year
Penalty interest for credit declared immediately due and payable (overdue)	26%/year
Effective annual interest rate	27.29%, calculated for a loan in amount of RON 30,000
One-off fee for services provided upon the consumer's request	RON 0 / each provided service