

## Star Forte Credit card fees – BT Pay

<b>App Download</b>	<b>Operation Type:</b> App download from dedicated stores (Google Play Store, App Store, Huawei AppGallery)	0 RON
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<b>Card Operations</b>	Digital Card Issuance/Reissuance	The fees related to the issuance/ reissuance of physical cards apply. The fee is charged only once per physical card.
	Virtual Card Issuance	<ul style="list-style-type: none"> <li>• RON card</li> <li>• EURO card</li> <li>• USD card</li> </ul>
	Virtual Card administration fee	0 RON
	Purchases at Merchants (Romania & abroad)	0 RON
	POS Transaction Limit	The maximum limits specific to each type of card enrolled in the app apply. Payment by phone is considered a transaction within the POS transaction limit.

<b>Transfers</b>	Intra-bank transfer from debit card	0 RON
	Intra-bank transfer from credit card	2%, minimum 2.5lei
	Interbank transfer from debit card (via IBAN/Alias Pay)- instant & normal payments	<ul style="list-style-type: none"> <li>• ≤ 999.99 RON: 2.5 RON</li> <li>• &gt;1,000–49,999.99 RON: 5 RON</li> <li>• Urgent: 10 RON</li> </ul>
	Transfer Limits (money transfer/ card-to-card transfer transfer via IBAN/ AliasPay)	<ul style="list-style-type: none"> <li>• 4,000 RON/day/card, max 20 transactions</li> <li>• 800 EUR/day/card, max 20 transactions</li> </ul>
	BT Pay Kiddo (8–18 years)	<ul style="list-style-type: none"> <li>• Send: 500 RON/100 EUR, max 10 transactions/day</li> </ul>

		<ul style="list-style-type: none"> <li>Receive: 2,000 RON/400 EUR, max 10 transactions/day</li> </ul>
	BT Pay Kiddo (10–14 years)	Receive: 500 RON, max 10 transactions/day

<b>Foreign Currency Transfers</b>	Intra-bank	0 RON
	Interbank (non-SEPA)	0.10% of amount, min 15 EUR, max 600 EUR (SWIFT fee included)
	SEPA Payments	<ul style="list-style-type: none"> <li>≤ 1,000 RON: 2.5 RON</li> <li>1,000–50,000 RON: 5 RON</li> <li>50,000 RON: 10 RON</li> </ul>
	Urgent Processing Fee	<ul style="list-style-type: none"> <li>≤ 150,000 EUR: 25 EUR</li> <li>150,000 EUR: 75 EUR</li> </ul>

<b>Cash Withdrawals</b>	BT ATM (with code from app)	<ul style="list-style-type: none"> <li>Subject to card-specific limits</li> <li>Fee: 10 RON</li> <li>Min: 500 RON/ transaction, max: 3 codes/day/card</li> </ul>
	BT ATM Contactless	Subject to card-specific limits

<b>Non-BT Card Operations</b>	Transfer from non-BT card to BT card	0 RON
	Receive in BT card from non-BT card	0 RON
	Min transfer non-BT card to BT card	5 RON
	Max transfer non-BT card to BT card	<ul style="list-style-type: none"> <li>10,000 RON/ day/ card, max 20 transactions</li> <li>30,000 RON/ month/ card</li> </ul>

<b>Bill Payments via BT Pay</b>	Basic Option	Free, up to 4 payments/month (excluding marked providers)
	Plus Option	5 RON/month, up to 8 payments/month
	Unlimited Option	15 RON/month, unlimited payments

<b>Savings Products</b>	Deposit Account Opening/Closing	0 RON
	Savings Account Opening/Closing	0 RON
	Minimum deposit	100 RON or 250 EUR/USD/CHF/GBP
	Minimum savings account	100 RON or 100 EUR