

# **OFFICIAL RULES OF THE ZERO INTEREST INSTALLMENT PROGRAM FOR PAYMENTS TO AIR FRANCE, KLM, TAROM**

## **SECTION 1. PROGRAM ORGANIZER**

1.1 The zero interest installment program for payments to AIR FRANCE, KLM, TAROM using Banca Transilvania cards, hereinafter referred to as "Program" is organized and held by Banca Transilvania S.A, headquartered in Cluj-Napoca, Romania, at 8 G. Baritiu St., zip code 400027, recorded with the Trade Registry of the Cluj Court under no. J12/4155/1993, Tax Registration Number 5022670 and Personal Data Operator no. 8728.

The program will be conducted in accordance with the provisions of these official rules, whose terms and conditions are binding on all participants.

1.2 The organizer reserves the right to modify the Rules at any time, and such amendments are to enter into force after their prior communication to the participants, by being posted on the website at [www.bancatransilvania.ro/flyingblue](http://www.bancatransilvania.ro/flyingblue).

1.3 BT Flying Blue Classic and BT Flying Blue Premium credit card holders can participate in the zero interest installment program for payments to AIR FRANCE, KLM, TAROM, under the conditions laid down in these official rules. In order to benefit from the Program, participants agree to abide by the provisions of these official rules of the program (hereinafter referred to as "Rules").

They also undertake the obligation to consult the official website of the program, [www.bancatransilvania.ro/flyingblue](http://www.bancatransilvania.ro/flyingblue), in order to find out the latest information regarding the terms and conditions of the Program.

1.4 The official rules of the zero interest installment Program for AIR FRANCE, KLM, TAROM services are available free of charge on the website [www.bancatransilvania.ro/flyingblue](http://www.bancatransilvania.ro/flyingblue).

1.5. The official rules are completed by:

- the General Business Conditions of Banca Transilvania, which have been received and accepted by each participant in the zero interest installment Program for AIR FRANCE, KLM, TAROM services, prior to initiating the business relationship with the bank;
- the credit card agreement, signed by each participant in the zero interest installment Program for payments to AIR FRANCE, KLM, TAROM.

## **SECTION 2. TERMS AND DEFINITIONS**

Payment via the zero interest installment program - represents a card payment method, which can be accessed by holders of credit cards issued by Banca Transilvania that are included in the campaign.

### **SECTION 3. AREA OF APPLICATION**

This Program is applicable for payment transactions to the merchants AIR FRANCE, KLM and TAROM, both in their physical locations, as well as for online payments.

### **SECTION 4. CONDITIONS FOR PARTICIPATION**

4.1 The credit cards that can participate in the Program are: BT Flying Blue Classic Card and BT Flying Blue Premium Card.

4.2 In order to sign up for this Program free of charge, all retail customers with permanent address / residence in Romania, who own one of the credit cards issued by Banca Transilvania, which is enrolled in the Program, and wish to perform a payment transaction to AIR FRANCE, KLM, TAROM, must request the zero interest installment program option.

### **SECTION 5. THE DURATION OF THE ZERO INTEREST INSTALLMENT PROGRAM**

5.1 The Program starts on December 9, 2014, and shall take place for an indefinite period of time. Banca Transilvania reserves the right to decide unilaterally and at any time to terminate the zero interest installment program for payments to AIR FRANCE, KLM, TAROM, provided that the decision is communicated at least 30 days prior to the termination date, by being posted on the website [www.bancatransilvania/flyingblue](http://www.bancatransilvania/flyingblue).

5.2 Transactions performed as part of the Program prior to the termination date using the installment option shall be treated as zero interest installment payments, until the amounts are fully covered by the credit card holder.

### **SECTION 6. PROGRAM MECHANISM**

6.1 Individuals who use Banca Transilvania credit cards included in this program for transactions at AIR FRANCE, KLM, TAROM have the opportunity to opt for dividing the value of the performed transaction (for the purpose of reimbursement), up to the approved credit limit, in a number of equal monthly installments, with no interest, provided that the card holder comply with the conditions for monthly reimbursement of the maximum amounts due, as indicated in the monthly card account statements. If the value of the transaction exceeds the approved credit limit, the uncommitted amount of the credit limit will be divided (for the purpose of reimbursement) into installments, the difference being indicated as amount debited from the card account.

Customers can request installment payments for transactions made at AIR FRANCE, KLM, TAROM, by calling the bank's Customer Support service at 0800 80 2273 or 0264 594337, until the last working day of the month during which the transaction was made. The request will be made by

the account holder (who possesses the main card), and, in case of transactions carried out with secondary cards (assigned holders), such request can also be made by the user of the card that that the respective transaction was performed with.

6.2 The number of monthly zero interest installments is 3.

6.3 Any transaction processed under this program will affect the available balance of the credit card immediately. Until the end of the month during which the customer requests the installment option for a payment transaction carried out at AIR FRANCE/KLM/TAROM, such transaction generates interest calculation for the entire value of the operation. Afterwards, the fixed amounts corresponding to each installment are indicated as account debits as they become due, generating account movement requirements and being part of the total amount due, which is mentioned on every monthly card account statement. The remaining installments will diminish the available balance until they are repaid in full. The resulting monthly installments will be indicated in the monthly account statements throughout their validity.

6.4 The owner of the card has the option of full reimbursement of the used amount at the end of the trading cycle (including the monthly rates for transactions posted under this program), in which case it will take advantage of the grace period as described in the credit card agreement. This way, the card owner benefits from the zero interest installment program.

6.5 The Bank does not limit the repayment options for the committed loan at the end of the trading cycle (which includes the monthly installment for transactions under this program). In case of only partial repayment, prior to the monthly due date, of the credit amount used until the end of the previous trading cycle (including the monthly installment for transactions under this program), the customer will be charged the interest rate according to the credit card agreement.

6.6 The Bank limits the option for advance reimbursement of the remaining unpaid amount of the monthly installments which appear as blocked amounts. Advance reimbursement of the remaining unpaid amount of the monthly installments is possible only in cases of advance total or partial reimbursement of the credit line.

6.7 The minimum amount due and the amount used by the end of the trading cycle are indicated in the monthly account statement.

## **SECTION 7. CAMPAIGNS CONDUCTED BY THE ORGANIZER**

As part of certain campaigns, the ORGANIZER may set by default that payments be performed via zero interest installments for credit card transactions, under condition of prior communication to the participants by posting such information on the website [www.bancatransilvania/flyingblue](http://www.bancatransilvania/flyingblue) .

The Bank shall establish within each campaign the criteria according to which shopping transactions will be processed via zero interest fixed installments.

## **SECTION 8. LEGAL DISPUTES**

8.1 Any disputes arising between the Organizer and the participants in the zero interest installment program shall be resolved amicably or, when this is not possible, such disputes shall be settled by the competent Romanian courts.

8.2 This Program shall be governed by the Romanian law.

## **SECTION 9. PERSONAL DATA PROCESSING**

9.1 The Organizer undertakes to respect the provisions of Law No. 677/2001 on the protection of personal data stored for the duration of the Campaign. The Organizer undertakes to maintain the confidentiality of the personal data of the participants/winners of this campaign and to use it in accordance with the present official rules and the legislation in force.

9.2 The campaign participants, retail clients, benefit from all the rights stipulated by Law no. 677/2001 on the protection of personal data stored for the duration of the Campaign: - the right to information (art. 12), the right of access to data (art. 13), the right of intervention regarding the data (art. 14), the right to opposition (art. 15), the right of not being subject to an individual decision (art. 17) and the right to address a court of law (art. 18).

## **SECTION 10. OTHER PROVISIONS OF THE OFFICIAL RULES**

10.1 Banca Transilvania reserves the right to amend these official rules. Any modification during the program will come into force only after being displayed on the official website [www.bancatransilvania.ro/flyingblue](http://www.bancatransilvania.ro/flyingblue) .

10.2 Complaints related to the zero interest installment program for AIR FRANCE, KLM, TAROM services may be filed via any Banca Transilvania unit, by filling in the complaint form, whose contents shall be handled no later than thirty (30) calendar days from the registration date.

10.3 The official Rules of the zero interest installment Program for AIR FRANCE, KLM, TAROM services are available free of charge on the Organizer's website [www.bancatransilvania.ro/flyingblue](http://www.bancatransilvania.ro/flyingblue).

10.4 Participating in this program, by making payments via the zero interest installment facility, implies the participants' obligation to comply with the provisions of these official rules.