

Fees, commissions and interest rates regarding credit cards for private individuals

Fees and commissions for credit cards, valid from November 5th, 2018

Tip produs	VISA Franklin	VISA Exclusive Gold
Issuance principal card fee	ZERO*	ZERO
Add-on card issuance fee	ZERO*	ZERO
Annual maintainance fee	40 LEI (from the 2nd year)	150 LEI**
Annual maintainance fee (add-on card)	40 LEI (from the 2nd year)	100 LEI**
Reinssuance fee (stolen/ lost/ damaged)	10 LEI	10 LEI
Renweal fee (upon expiration)	ZERO	ZERO
Reissue PIN	10 LEI	10 LEI
ATM FIRST BANK commission	ZERO	ZERO
POS FIRST BANK commission	ZERO	ZERO
ATM/ POS - national commission	ZERO	ZERO
ATM/ POS - international	ZERO	ZERO
Transaction at merchants fee - national/ international	ZERO	ZERO
Lock/ unlock credit card commisson	ZERO	ZERO
Commssion for unjustified appeal transactions - national/ international	10 LEI	10 LEI
Statements via Poșta Română or email fee	ZERO	ZERO
Balance inquiry fee ATM	0.4 LEI	0.4 LEI
Late payment of the minimum ammount	15%	15%
Unauthorized limit	5%	5%
Credit asseement fee	ZERO	ZERO
CRC interrogation fee (Centrala Riscurilor de Credit)	ZERO	ZERO
Insurance premium fee	0.35%	0.35%
SMS/ Email Alerts monthly fee	5 LEI	ZERO

* The insurance fee for principal/ add-on card is 10 LEI if the insurance against accidental death or illness and involuntary job loss or temporary total disability it's not included.

** 0 lei in case the credit card is part of "MY Liber" package

Interest rates for credit cards, valid until June 30th, 2020

Interest rate is variable and is composed from reference index for loans granted to individuals (IRCC) + Fix margin of the bank

Product type		Interest rate component		Value
		IRCC	Fix margin	
Visa Franklin	Purchase interest	IRCC* = 2.44%	18%	20.44%
	Cash advance interest	IRCC* = 2.44%	19%	21.44%
	DAE**	30.12%		
	Total amount to be paid	6,141.01 LEI		

Product type		Interest rate component		Value
		IRCC	Fix margin	
Visa Exclusive Gold	Purchase interest	IRCC* = 2.44%	17%	19.44%
	Cash advance interest	IRCC* = 2.44%	18%	20.44%
	DAE**	34.16%		
	Total amount to be paid	6,239.97 LEI		

* reference index for loans granted to individuals (IRCC) communicated by NBR on the last banking day of the previous quarter.

** **Example of calculation for Visa Franklin:** For a credit limit of 5,367 LEI, fully accessed over a 12-month period and repaid in 12 equal monthly installments, taking into account the variable interest rate of 20.44% for purchases and 21.44% for cash (consisting of the reference index for loans granted to individuals (IRCC) and the fixed margin of the bank of 18% for purchases and 19% for cash), the annual fee (40 LEI starting with year 2) and the insurance cost of 0.35% per month, applied to the amount used, the total payable amount is LEI 6,141.01 having a DAE of 30.12%.

Example of calculation for Visa Exclusive Gold. For a credit limit of 5,367 LEI, fully accessed over a 12-month period and repaid in 12 equal monthly installments, taking into account the variable interest rate of 19.44% for shopping and 20.44% for cash (consisting of the reference index for loans granted to individuals (IRCC) and the fixed margin of the bank of 17% for purchases and 18% for cash), the annual fee (150 LEI) and the insurance cost of 0.35% per month, applied to the amount used, the total payable amount is 6,239.97LEI, having a DAE of 34.16%.