



## Annex no. 3 to the Contract for issuing the credit card Citi Card VISA

### List with fees and interest for credit cards Citi Card Visa

Valid starting November 1st 2009

	<b>CITI CARD VISA CLASIC</b>	<b>CITI CARD VISA GOLD</b>
Citi Card Visa Validity period	3 years, with automatic renewal	
Usage/Acceptance	In Romania and abroad, for retail and cash withdrawal transactions, anywhere VISA logo is displayed	
Photo/Non Photo	Available both types	
Grace period	up to 54 days	
Payment due date	24 days from statement date	
Minimum amount payable <sup>1</sup>	min. 3,5%/min. 25 Lei	
Cash limit	50% of credit limit	
<b>ANNUAL FEES</b>		
Annual fee of Main Card	40 Lei (first year free)	150 Lei
Annual fee of Supplementary Card	0 Lei	0 Lei
<b>INTERESTS AND OTHER FEES</b>		
Annual percentage rate (APR) <sup>2</sup> applied to the card account balance (in case of partial repayment and cash withdrawal)	27,99%	
Annual percentage rate (APR) for purchases (in case of full repayment by statement due payment date)	0%	
Purchase commission	0%	
Cash withdrawal fee (bank teller and ATM in Romania)	2%, min. 5 Lei	
Cash withdrawal fee (bank teller and ATM abroad)	2%, min. 10 Lei	
Late payment fee	5%, of minimum amount due, min. 45 Lei	
Overlimit fee	5%, of overlimit balance, min. 45 Lei	
Balance inquiry at ATM	0 Lei	
Repayment fee at Postal office/EasyPayment/Branches	0 Lei	
Utility payment fee (via CitiPhone)	0 Lei	
Monthly credit card account statement fee	0 Lei	
Re-printing of credit card account statement <sup>3</sup>	5 Lei	
PIN/T-PIN setup fee	0 Lei	
PIN/T-PINchange fee	0 Lei	
Charge for credit card blocking	0 Lei	
Charge for credit card replacement in Romania (lost/stolen, damaged, destroyed)	0 Lei	
Charge for credit card replacement abroad (lost/stolen, damaged, destroyed)	0 Lei	
Monthly fee for CitiAlert (SMS/e-mail)	5 lei	5 lei
Monthly fee of Credit Shield	0,59% of the credit limit drawn	

## Equal Payment Plan (EPP) and Loan on Phone (LOP)

	CITI CARD VISA CLASIC		CITI CARD VISA GOLD	
EPP transaction minimum amount <sup>4</sup> (purchases and cash withdrawal)	500 lei			
Annual Percentage Rate for EPP <sup>5</sup>	19,9%			
LOP transaction minimum amount	500 lei			
Annual Percentage Rate for LOP <sup>6</sup>	19,9%			
Available tenors for EPP and LOP	6	12	18	24
Charge payable for partial anticipated repayment <sup>7</sup> related to EPP and LOP	55 lei			
Charge payable for full anticipated repayment related to EPP and LOP	110 lei			

<sup>1</sup> The Minimum amount payable represents the total of 3,5% of the balance payable during the relevant Period of Reference, the actual monthly installments of the EPP and LOP, the amount of overdraft, interests and default interests. If minimum amount is less than 25 Lei, this amount will be paid.

<sup>2</sup> The Annual effective rate (DAE) varies according to Credit Limit and value of Annual Fee. The Annual percentage rate is variable. The validity of the card is 3 years. DAE for a credit limit of 13,000 Lei used for retail transactions and reimbursed during 12 months is 33,92% for Gold cards, and 33,65% for Classic cards; the total amount to be reimbursed during the 12 months tenor is 16,150 Lei for Gold card, respective 16,041 Lei for Classic card. The Bank will calculate the monthly interest using the daily interest methodology taking into account a year as 365 days. ( $D=B*P*N/365$  where B balance payable, P percentage rate, N number of days).

<sup>3</sup> The fee will be paid for reprinting of card statements older than 3 months and will be charged by reprinted statement. In case of cash withdrawal transactions the limit is per transaction and in case of purchase transactions the transactions may be cumulated.

<sup>4</sup> The monthly EPP interest will be fully charged starting with the 3rd Period of Reference after the service has been activated regardless of the date of service activation. For an EPP of 2,000 Lei setup for 12 months DAE is 21,82%. All amounts registered after 6 months from card issuance date will not benefit from the 2 months grace period.

<sup>5</sup> The monthly LOP interest will be fully charged for the Period of Reference when the service has been activated regardless of the date of service activation. For an LOP of 2,000 Lei setup for 12 months DAE is 21,82%.

<sup>6</sup> Partial anticipated repayment can be made for amounts greater than 500 Lei. Full anticipated repayment can be made for any amount registered into EPP or LOP.