

## Credit Cards Fees and Commissions List - Individuals

PCL0443	<i>Visa Classic</i>	<i>Visa Gold</i>
<b>Card fees</b>		
Issuance fee	Free of charge	
Issuance fee - supplementary card	Free of charge	
Annual fee	40 RON <sup>(1)</sup>	150 RON
Card replacement fee	15 RON	20 RON
Card renewal fee	Free of charge	
Card blocking fee	Free of charge	
PIN Change at ATM	Free of charge	
PIN Change on Internet Banking	Free of charge	
<b>Transactions fees</b>		
Cash withdrawal at Millennium Bank ATMs <sup>(2)</sup>	2% min 4.5 RON	
Cash withdrawal national ATM	2% min 4.5 RON	
Cash withdrawal international ATM	2% min 10 RON	
POS Transactions in RON	Free of charge	
POS Transactions in FCY	0,75% min 5 RON	
Millennium Bank ATM cash deposit	Free of charge	
Balance inquiry at Millennium Bank ATM	0.5 RON	
Balance inquiry at national ATMs	1.5 RON	
Currency conversion fee	Free of charge	
Transaction List	0.5 RON	
<b>Interest rates</b>		
Interest rate for cash withdrawal transactions	32% per year	
Interest rate for merchant transactions	28% per year	
Interest rate for installment plan	24% per year	
Interest rate for installment plan with Refinancing option	12% per year	

Late payment fee	35 RON	
Over limit fee	20 RON	
<b>Standard daily limits</b>		
Cash withdrawals <sup>(3)</sup>	3,000 RON	5,000 RON
POS transactions	Without limitation	
<b>Maximum limits</b>		
Cash withdrawals	Up to 60% from the credit limit	
POS transaction	Up to 100% from the credit limit	
<b>Other information / commissions</b>		
Grace period	Up to 55 days for POS transactions at merchants	
Minimum payment	3% from the used credit limits + 100% interest + 100% commissions + 100% installment loan	
Monthly statement <sup>(4)</sup>	Free of charge	
Unjustified chargeback / Amounts Investigation Fee <sup>(5)</sup>	15 RON	
Travel insurance	1 RON/month	Free of charge
<b>Other</b>		
Single fee for services rendered at the clients' requests	150 RON	
Costs from economic operators/ services providers for services connected or related with the Contract and/ or Contract execution (for eg: registration of collateral at Electronic Archive for Real Movable Assets, legal fees, legal taxes etc).		
Analysis fee <sup>(6)</sup>	75 RON	

**Notes:**

- <sup>(1)</sup> First year free of charge
- <sup>(2)</sup> Same commission is also applicable for the transfers from credit card account to current account
- <sup>(3)</sup> Taking into account the maximum limit allowed for cash withdrawal
- <sup>(4)</sup> Will be provided in one of the ways specified in the Contract
- <sup>(5)</sup> Representing the fee for review and spot checks for the amounts indicated in the account statement issued under the Contract
- <sup>(6)</sup> Applicable only for credit card with collateral cash
- DAE for cash withdrawal transactions for a Credit Card with a credit limit of 5.367 RON= 39,23%
- DAE for merchant transactions for a Credit Card with a credit limit of 5.367 RON= 33,88%