



I HAVE THOUSANDS OF MILES OF REASONS TO TRAVEL

Partner of

Miles & More
Lufthansa

 **UniCredit Tiriac Bank**

Fees & Commissions for the MasterCard Miles & More Gold Credit Card

Annual fee

Main card	150 RON
Supplementary card	50 RON

Transaction fees

National POS transaction	0%
International POS transaction	0%
Cash withdrawal through own ATM network (including UniCredit Group network*)	0%
National ATM transaction	2%
International ATM transaction	2,50% + 7 RON
Cash withdrawal at bank counter	2,50% + 7 RON
Balance enquiry at own ATM	0 RON
Release mini-statement at own ATM	1 RON
Electronically monthly activity report	0 RON
Monthly duplicate of activity report	0,35 RON
Card blocking (permanent)	20 RON
Card blocking (temporary)	0 RON
Card blocking (internationally)**	50 EUR (MasterCard fees)
Card replacement***	20 RON
PIN replacement	20 RON
Unjustified chargeback: in Romania	12 RON
abroad	30 RON
Copy of receipt	MasterCard fees
Card return in emergency cases****	50 EUR
Emergency card replacement	150 EUR
Emergency cash disbursement	100 EUR

Transaction limits

POS use limit (per day)	8000 RON
ATM use limit (per day)	8000 RON
Daily transaction number at ATM/POS	10

Interest rate

Standard interest rate RON*****	24,41%
Penalty interest rate RON	60%
Penalty interest rate for OVL RON	40%
Penalty interest rate for OVD OVL RON	40%

* Romania, Italy, Austria, Germany, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Poland, Russia, Serbia, Slovakia, Slovenia, Turkey, Ukraine

** The card is internationally listed as lost/stolen

*** Lost, stolen, deteriorated, destroyed, demagnetized card

**** The equivalent in RON at NBR rate from the payment day, applicable only to the cards issued by UniCredit Tiriac Bank and captured in its ATMs.

***** Interest rate is variable.
APR rate for a MasterCard Miles & More Gold Credit Card with a credit limit of RON 35,000, issued for 3 years: 27,62%.