

Fees and Commissions

Credit Cards:

- **MasterCard Standard and VISA Classic**
- **VISA Gold**
- **MasterCard Platinum**
- **MasterCard co-brand OTP-MOL**

I. MasterCard Standard / VISA Classic	
• Issuing Fee	40 RON
• Monthly Management Fee (free for the first 12 months)	1.66 RON
• Merchant Transaction Commission (worldwide)	0 RON
• "On-us" ATM / EPOS Cash Withdrawal Commission	1%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	1% + 2.5 RON
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 10 RON
• "OTP Group" Cash Withdrawals Commission (ATM / EPOS)	3.5 RON
• Card renewal fee	0 RON
• Card re-issuance fee (lost / stolen / damaged, etc)	5 RON
• Express card re-issuing fee (additional)	5 RON
• PIN re-issuance fee (lost/forgotten/stolen)	5 RON
• Balance Inquiry fee (at ATM)	0.3 RON
• Mini statement fee (at ATM)	0.3 RON
• PIN Change fee (at ATM)	3.5 RON
• Card Blocking fee (lost / stolen)	35 RON
• Card Reactivation fee	0 RON
• Non-founded Claims fee	35 RON
• Annual Interest Rate for used credit	22%
• Annual Interest Rate for overdue/ over limit	24%



II. VISA Gold	
• Issuing Fee	50 RON
• Monthly Management Fee (free for the first 12 months)	10 RON
• Merchant Transaction Commission (worldwide)	0 RON
• "On-us" ATM / EPOS Cash Withdrawal Commission	1%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	1% + 2.5 RON
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 10 RON
• "OTP Group" Cash Withdrawals Commission (ATM / EPOS)	3.5 RON
• Card renewal fee	0 RON
• Card re-issuance fee (lost / stolen / damaged, etc)	5 RON
• Express card re-issuing fee (additional)	0 RON
• PIN re-issuance fee (lost/forgotten/stolen)	5 RON
• Balance Inquiry fee (at ATM)	0.3 RON
• Mini statement fee (at ATM)	0.3 RON
• PIN Change fee (at ATM)	5 RON
• Card Blocking fee (lost / stolen)	35 RON
• Card Reactivation fee	0 RON
• Non-founded Claims fee	0 RON
• Annual Interest Rate for used credit	22%
• Annual Interest Rate for overdue/ over limit	24%



III. MasterCard Platinum	
• Issuing Fee	350 RON
• Monthly Management Fee (free for the first 12 months)	29 RON
• Merchant Transaction Commission (worldwide)	0 RON
• "On-us" ATM / EPOS Cash Withdrawal Commission	1%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	1% + 2.5 RON
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 10 RON
• "OTP Group" Cash Withdrawals Commission (ATM / EPOS)	3.5 RON
• Card renewal fee	0 RON
• Card re-issuance fee (lost / stolen / damaged, etc)	0 RON
• Express card re-issuing fee (additional)	0 RON
• PIN re-issuance fee (lost/forgotten/stolen)	5 RON
• Balance Inquiry fee (at ATM)	0.3 RON
• Mini statement fee (at ATM)	0.3 RON
• PIN Change fee (at ATM)	5 RON
• Card Blocking fee (lost / stolen)	35 RON
• Card Reactivation fee	0 RON
• Non-founded Claims fee	0 RON
• Annual Interest Rate for used credit	24%
• Annual Interest Rate for overdue/ over limit	26%



IV. MasterCard co-brand OTP-MOL	
• Issuing Fee	10 RON
• Monthly Management Fee (free for the first 12 months)	1.66 RON
• Merchant Transaction Commission (worldwide)	0 RON
• "On-us" ATM / EPOS Cash Withdrawal Commission	1%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	1% + 2.5 RON
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 10 RON
• "OTP Group" Cash Withdrawals Commission (ATM / EPOS)	3.5 RON
• Card renewal fee	0 RON
• Card re-issuance fee (lost / stolen / damaged, etc)	5 RON
• Express card re-issuing fee (additional)	5 RON
• PIN re-issuance fee (lost/forgotten/stolen)	5 RON
• Balance Inquiry fee (at ATM)	0.3 RON
• Mini statement fee (at ATM)	0.3 RON
• PIN Change fee (at ATM)	3.5 RON
• Card Blocking fee (lost / stolen)	3,5 RON
• Card Reactivation fee	0 RON
• Non-founded Claims fee	35 RON
• Annual Interest Rate for used credit	20%
• Annual Interest Rate for overdue/ over limit	22%

