

Fees and commissions

Sapientia University debit card



Sapientia University debit card	
• Issuing Fee	0 RON
• Annual Management Fee (free for the first 12 months)	0.29 RON
• Merchant Transaction Commission (worldwide)	0 RON
• "On-us" EPOS Cash Withdrawal Commission	0%
• "On-us" ATM Cash Withdrawal Commission	0%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	0.5% + 2.5 RON
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 3.5 RON
• "OTP Group" Cash Withdrawals Commission (ATM / EPOS)	3.5 RON
• Card renewal fee	0 RON
• Card re-issuance fee (lost / stolen / damaged, etc)	2.5 RON
• Express card re-issuing fee (additional)	2.5 RON
• PIN re-issuance fee (lost/forgotten/stolen)	2.5 RON
• Balance Inquiry fee (at ATM)	0.3 RON
• Mini statement fee (at ATM)	0.3 RON
• PIN Change fee (at ATM)	2.5 RON
• Card Blocking fee (lost / stolen)	2.5 RON
• Card Reactivation fee	0 RON
• Non-founded Claims fee	35 RON