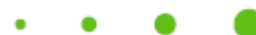


Fees and Commissions

VISA Electron Junior debit cards:

- **VISA Electron Junior Plus**
- **VISA Electron Junior Max**

VISA Electron Junior Plus	RON	EUR
• Issuing Fee	0 RON	2 EUR
• Monthly Management Fee (free for the first 12 months)	0 RON	0.16 EUR
• Merchant Transaction Commission (worldwide)	0 RON	0 EUR
• "On-us" EPOS Cash Withdrawal Commission	0 %	0.3%
• "On-us" ATM Cash Withdrawal Commission	0 %	0.2%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	0.5% + 2.5 RON	0.5% + 0.7 EUR
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 5 RON	1% + 1.5 EUR
• "OTP Group" Cash Withdrawals Commission (ATM / EPOS)	3.5 RON	1 EUR
• Card renewal fee	0 RON	0 EUR
• Card re-issuance fee (lost / stolen / damaged, etc)	2.5 RON	1 EUR
• Express card re-issuing fee (additional)	2.5 RON	1 EUR
• PIN re-issuance fee (lost/forgotten/stolen)	2.5 RON	1 EUR
• Balance Inquiry fee (at ATM)	0.3 RON	0.1 EUR
• Mini statement fee (at ATM)	0.3 RON	0.1 EUR
• PIN Change fee (at ATM)	2.5 RON	1 EUR
• Card Blocking fee (lost / stolen)	2.5 RON	1 EUR
• Card Reactivation fee	0 RON	0 EUR
• Non-founded Claims fee	35 RON	10 EUR



VISA Electron Junior Max	RON	EUR
• Issuing Fee	0 RON	0 EUR
• Monthly Management Fee (free for the first 12 months)	0.41 RON	0.16 EUR
• Merchant Transaction Commission (worldwide)	0 RON	0 EUR
• "On-us" EPOS Cash Withdrawal Commission	0.2%	0.2%
• "On-us" ATM Cash Withdrawal Commission	0.15%	0.15%
• "Domestic" Cash Withdrawal Commission (ATM / EPOS)	0.5% + 2.5 RON	0.5% + 0.7 EUR
• "International" Cash Withdrawals Commission (ATM / EPOS)	1% + 5 RON	1% + 1.5 EUR
• "OTP Group" Cash Withdrawals Commission (ATM / EPOS)	3.5 RON	1 EUR
• Card renewal fee	0 RON	0 EUR
• Card re-issuance fee (lost / stolen / damaged, etc)	2.5 RON	1 EUR
• Express card re-issuing fee (additional)	2.5 RON	1 EUR
• PIN re-issuance fee (lost/forgotten/stolen)	2.5 RON	1 EUR
• Balance Inquiry fee (at ATM)	0.3 RON	0.1 EUR
• Mini statement fee (at ATM)	0.3 RON	0.1 EUR
• PIN Change fee (at ATM)	2.5 RON	1 EUR
• Card Blocking fee (lost / stolen)	2.5 RON	1 EUR
• Card Reactivation fee	0 RON	0 EUR
• Non-founded Claims fee	35 RON	10 EUR

