



**TARIFE SI COMISIOANE PRIVIND CARDURILE DE CREDIT  
valabile din 01.04.2013**

<b>Carduri de credit</b>	<b>VISA EXACT</b>	<b>VISA EXCLUSIVE GOLD</b>
Taxa de emitere card principal	zero*	zero
Taxa de emitere card suplimentar	zero*	zero
Taxa anuala card principal	40 RON ( incepand cu anul 2)	150 RON
Taxa anuala card suplimentar	40 RON ( incepand cu anul 2)	100 RON
Taxa card reemis (pierdut/ furat/ deteriorat)	10 RON	10 RON
Taxa reinoire card (expirat)	zero	zero
Taxa generare cod PIN nou	10 RON	10 RON
Comision servicii ATM/ POS - national / international	zero	zero
Comision cumparare national /international	zero	zero
Comision blocare / deblocare credit card	zero	zero
Comision refuzuri nejustificate – national/international	10 RON	10 RON
Taxa Raport de activitate lunar transmis prin posta	zero	zero
Comision interogare sold ATM	0.4 RON	0.4 RON
Dobanda penalizatoare aferenta creditului restant	15%	15%
Comision aferent depasire limita credit	5%	5%
Taxa analiza credit	zero	zero
Taxa interogare in CRB (Centrala Riscurilor Banc)	zero	zero
Prima lunara de asigurare	0.35%	0.35%
Comision lunar Serviciu Alerte SMS/Email	5 RON	zero

**\* Taxa de emitere card principal/suplimentar este 10 RON daca asigurarea de deces din accident sau imbolnaviri si pierderea involuntara a locului de munca sau invaliditate totala temporara nu este inclusa**