

Debit & Credit cards Fees and commissions guide

into force starting with: **23.10.2017**

IMPORTANT:

This guide is part of the contract concluded between you and the Bank. Therefore, do not hesitate to ask your BRD agency to hand you over a copy thereof whenever you deem it necessary. You may check the fees and commissions applicable at any date at any BRD agency and on the institutional website, respectively www.brd.ro

These fees and commissions are available starting with **23rd of October 2017**.

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Debit card - current offer

Debit cards	LEI							FOREIGN CURRENCY			
	Fees for operations related to cards	Youth	Electronics	Standard	Transport	A la Carte	Gold	Platinum	Standard	Gold	Platinum
Issuing	free	free	free	free	free	free	free	free	free	free	free
Renewal	free	free	free	free	free	free	free	free	free	free	free
Annual administration/ card	10 lei	14 lei	20 lei	25 lei	50 lei	200 lei	450 lei	12 usd / 12 eur	70 eur	110 eur	
Card replacement in Romania	10 lei	14 lei	20 lei	25 lei	50 lei	free	free	12 usd / 12 eur	free	free	
Card replacement abroad (emergency)	n/a	n/a	225 usd Visa 148 usd MasterCard	148 usd	225 usd Visa 148 usd MasterCard	225 usd Visa 148 usd MasterCard	148 usd	225 usd Visa 148 usd MasterCard	148 usd	148 usd	
PIN regeneration	10 lei							free	3.5 usd / 2.5 eur	2.5 eur	free
Unreasonable refusal to pay	6 lei								10 usd / 10 eur	10 eur	10 eur
Business Lounge access in partner airports (Cluj and Timișoara)	n/a	n/a	n/a	n/a	n/a	n/a	free	free	n/a	free	free
Business Lounge access via the Priority Pass programme	n/a	n/a	n/a	n/a	n/a	n/a	n/a	30 usd/ access/ pers	n/a	n/a	30 usd/ access /pers
3D Secure activation	free	free	free	free	free	free	free	free	free	free	
Debit cards in lei Youth: BRD – ISIC, Sprint Electronics: Maestro, Visa Electron Standard: Visa Standard, Mastercard Standard Transport: Mastercard Standard Transport RATB A la Carte: Mastercard “A la Carte”, Visa “A la Carte” Gold: Mastercard Gold, Visa Gold Platinum: Platinum Debit								Debit cards in foreign currency Standard: Visa Standard in usd, MasterCard Standard in eur Gold: MasterCard Gold in eur Platinum: Platinum in eur			

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Debit card - current offer

Fees for ATM/POS transactions	LEI						FOREIGN CURRENCY			
	Youth	Electronics	Standard	Transport	A la Carte	Gold	Platinum	Standard	Gold	Platinum
Cash withdrawals										
ATM BRD			0.2%, min.0.9 lei				1%	0.2%, min.0.9 Lei (echiv usd/ eur)		1%
Counter POS BRD			0.5%, min.5 lei				1%	0.5%, min.3 eur (echiv. usd)		1%
ATM other banks from Romania				1% + 5 lei				1% + 3 usd / 1% + 3 eur		
Counter/ POS other banks from Romania				1% + 4 lei				1% + 3 usd / 1% + 3 eur		
ATM other banks from abroad/ counter/ POS other banks from abroad				1.5% +10 lei				1.5% + 3 usd / 1.5% + 3 eur		
POS other banks from abroad - emergency			150 eur (Visa) 75 eur (MasterCard)				95 usd	150 eur Visa 75 eur MasterCard	75 eur	95 usd
Balance inquiry										
ATM/ POS/ ROBO BRD	free	free	free	free	free	free	free	free	free	free
ATM other banks from Romania*/ abroad				1 eur (in account currency)			2 lei	1 eur (in account currency)		0.50 eur
Other operations										
Use of POS at retailers for making payments - including e-Commerce (purchase of goods and services, including online)	free	free	free	free	free	free	free	free	free	free
Bill payments at ATM/ ROBO/ POS/ online	free	free	free	free	free	free	free	free	free	free
List of the last 10 ATM operations				0.50 eur (in account currency)			free	0.50 eur (in account currency)		free
PIN change at ATM BRD				2 lei			free	0.50 eur / 0.70 usd		free
PIN change at other banks ATM from Romania (only MasterCard)				2 lei			free	0.50 eur		free
	Debit cards in lei Youth: BRD – ISIC, Sprint Electronics: Maestro, Visa Electron Standard: Visa Standard, Mastercard Standard Transport: Mastercard Standard Transport RATB A la Carte: Mastercard “A la Carte” , Visa “A la Carte” Gold: Mastercard Gold, Visa Gold Platinum: Platinum Debit						Debit cards in foreign currency Standard: Visa Standard in usd, MasterCard Standard in eur Gold: Mastercard Gold in eur Platinum: Platinum in eur			

*exception: the balance inquiry at the ATM is free under the conventions Beneficii Plus Dedicat and for the BRD Capital Markets accounts for which the Holder owns at least one account opened within BRD

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Credit cards - current offer

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FEEES FOR OPERATIONS RELATED TO CARDS	Standard Credit Card with installments	Gold Credit Card with installments	Platinum Credit Card
Issuing	free	free	free
Renewal	free	free	free
Annual administration	50 lei	150 lei	450 lei
Annual administration supplementary card	free	free	450 lei
Card replacement	15 lei	15 lei	free
Emergency card replacement abroad	150 eur (lei equiv.)	150 eur (lei equiv.)	148 usd
PIN regeneration	12 lei	12 lei	free
Unjustified chargeback request	30 lei	30 lei	6 lei
Account statement issuing - online through MyBRD Net	free	free	free (first acc.statement)
Account statement sent through mail	4 lei	4 lei	3 lei
Credit line related fees			
File processing fee (credit line approval or credit line increase)	free	free	200 lei
Unique commission for additional services requested by the customer	50 eur (lei equiv.)	50 eur (lei equiv.)	50 eur (lei equiv.)
ATM/ POS usage related fees			
Cash withdrawal			
ATM BRD/ ATM local banks/ ATM banks from abroad	free	free	free
POS BRD/ POS local banks/ POS banks from abroad	free	free	free
Emergency cash withdrawal abroad	150 eur (lei equiv.)	150 eur (lei equiv.)	95 usd
Balance inquiry			
MyBRD Contact/ ATM BRD/ POS BRD	free	free	free
MyBRD SMS	n/a	n/a	free
ATM other banks	free	free	2 lei
Other operations			
POS payments, including online	free	free	free
Invoice payments at ATM/ POS/ ROBO/ online	free	free	free
List of the last 10 operations issued at ATM	1 leu	1 leu	free
PIN change at BRD ATM/ other banks ATM	free	free	free
Business lounge access in partner airopors (Cluj and Timisoara)	n/a	free	free
Business lounge access (Priority Pass Program)	n/a	n/a	30 usd/ entrance/ pers
3DSecure service activation	free	free	free

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Appendix: DEBIT & CREDIT CARDS - OUT OF OFFER

FEES FOR OPERATIONS RELATED TO CARDS	LEI			FOREIGN CURRENCY	Credit card LEI
	Youth	Electronics	Standard/Transport	Gold	
Issuing/ Renewal	free	free	free	free	free
Annual administration/ card	10 lei (15 lei Sprint)	35 lei	25 lei	90 usd	50 lei*
Card replacement in Romania	10 lei (15 lei Sprint)	14 lei	25 lei	free	50 lei
Card replacement abroad (emergency)	n/a	n/a	148 usd	148 usd	148 usd
PIN regeneration		10 lei		3.5 usd	10 lei
Unreasonable refusal to pay		6 lei		10 usd	6 lei
Cash withdrawals at BRD ATM		0.2%, min. 0.9 lei		0.2%, min. 0.9 lei (equiv. usd)	free
Cash withdrawals at BRD POS counter		0.5%, min. 5 lei		0.5%, min. 3 eur (equiv. usd)	free
Cash withdrawals at other banks ATM from Romania		1% + 5 lei		1% + 3 usd	free
Cash withdrawals at counter/ POS other banks from Romania		1% + 4 lei		1% + 3 usd	free
Cash withdrawals at ATM other banks from abroad/ counter/ POS other banks from abroad		1.5% + 10 lei		1.5% + 3 usd	free
Cash withdrawals at POS other banks from abroad - emergency		150 eur (Visa) / 75 eur (MasterCard)		150 eur	75 eur
Provision of information on the current account balance at ATM/ POS BRD/ MyBRD Contact	free	free	free	free	free
Provision of information on the current account balance at other banks ATM from Romania / abroad		1 eur (in account currency)		1 eur (in account currency)	1 eur (in account currency)
Use of POS at retailers for making payments - including e-Commerce (purchase of goods and services, including online)	free	free	free	free	free
List of the last 10 ATM operations		0.50 eur (in account currency)		0.50 eur (in account currency)	0.50 eur (in account currency)
PIN change at ATM BRD		2 lei/ 0.50 eur/ 0.70 usd		0.70 usd	2 lei
PIN change at other banks ATM from Romania (only MasterCard)		2 lei		n/a	2 lei
Credit line increase	n/a	n/a	n/a	n/a	20 lei
Unic commission for additional services requested by the customer	n/a	n/a	n/a	n/a	50 eur (equiv. lei)
3DSecure activation	free	free	free	free	free
CARDS	Youth: Cardul 10, Sprint Transport RATB, Sprint Transport Electronics: Visa Electron Fermier (only in Packages) Standard: Mastercard BRD-ePayment, Mastercard Suporter, Mastercard Vreabile, Instant Pay Transport: Maestro Transport, MaestroTransport RATB, Mastercard Standard Transport			Visa Gold in usd	CumVreiTu

* at which the account management fee is added, respectively 4.2 lei/ account/ month