

1 TRANSACTIONS THAT CAN BE SET IN INSTALLMENTS

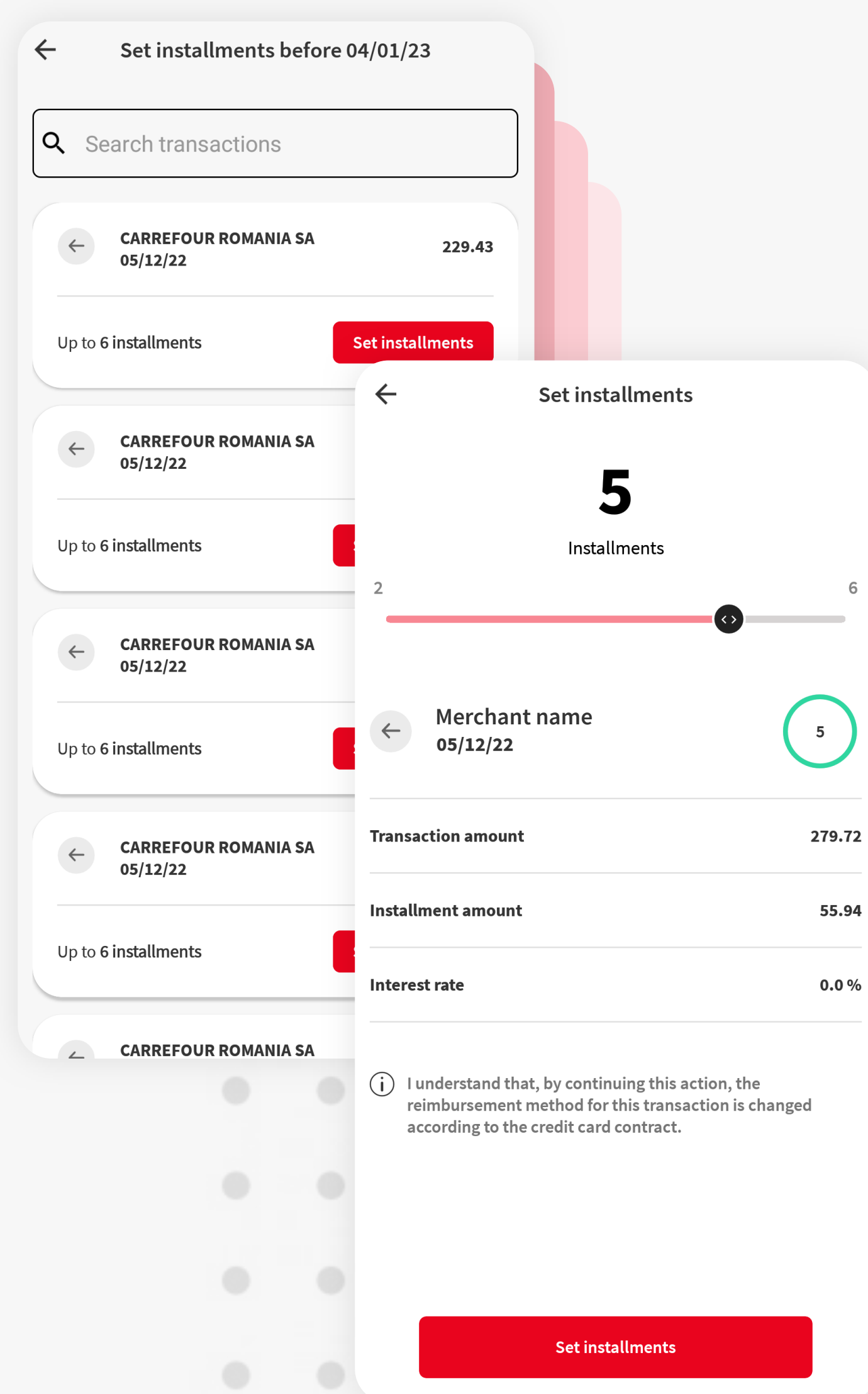
Transactions made with the BRD Standard or Gold credit card can be set in installments without interest.

Access the "Credit Card" product from YOU Mobile and you can see eligible transactions for installments without interest in the "Processed" tab or in the new "Installments" tab. In addition, in the "Installments" tab, you will be able to see details about ongoing installments (eg: merchant, transaction date, current installment number / total number of installments^[1], transaction value, monthly installment value, interest percentage, installment value future).

^[1] For example: 2/18, 0/6, etc. For transactions set in installments in the current transactional cycle, 0 will be mentioned in the number of the current installment, as no installment is due yet.


2 HOW TO SET THE TRANSACTIONS IN INSTALLMENTS?

Go to "Transactions to be set in installments", choose the desired transaction and press the "Set installments" button. For each merchant you have displayed the maximum number of installments available - choose the number of installments you want and press "Set installments".



3 CONFIRMATION OF THE SETTING IN INSTALLMENTS

After we receive your request, we start the processing and we will display the message "Request in progress" and later after processing you will receive a push notification:

 **Installments set successfully!**
The transaction of 279.72 lei was set in 5 installments without interest

If the process fails, the message "Something went wrong" will be displayed.

If on the last day of the transactional cycle, you have requested the posting of a transaction in installments, but it was not processed on that day, the operation would be carried out on the next working day. In this case, the minimum payments amount and the total payment amount will be paid accordingly in the YOU application.

