

**Banca Comercială Română S.A.**  
**Societate administrată în sistem**  
**dualist**

Bd. Regina Elisabeta nr. 5,  
Sector 3, București, cod 030016

contact.center@bcr.ro  
www.bcr.ro  
InfoBCR: 0800.801.227, apelabil  
gratuit din orice rețea națională;  
+4021.407.42.00 apelabil din  
străinătate la tarif normal

Înmatriculată la Registrul  
Comerțului: J40/90/1991  
Înmatriculată la Registrul Bancar  
Nr. RB-PJR-40-008/18.02.1999  
Cod Unic de Înregistrare: RO 361757

Înregistrată la Registrul de evidență  
a prelucrărilor de date cu caracter  
personal sub nr. 3776 și 3772  
Capital Social: 1.625.341.614,50 lei  
SWIFT: RNCB RO BU

## Fees and Commissions for Standard Credit Card

Type of commission/installment	Value of commission/installment
Card issuing fee	20 RON
Annual administration fee of the main/secondary card**	45 RON
Card blocking fee (lost/stolen) <sup>1</sup>	10 RON
ATM withdrawal fee	3% min 10 RON
Currency exchange	2% of the value of transactions done in any another currency than the currency of the card
Penalty interest	3% added to the current interest rate, applied to the principal overdue from the minimum payment amount
Current interest rate	28% / year fixed for unsecured credit cards 23% / year fixed for secured credit cards
DAE calculated for a credit card line of 5.367 RON, used immediately and in full, calculated for 12 months: fixed interest: 28% /year;	
Issuing fee: 20 RON;	33.72% for unsecured cards
annual administration fee: 45 RON/year;	26.56% for secured cards
total repayment value: 6.935 RON;	
Monthly installment: 125 RON.	

\* Price available starting 30<sup>th</sup> of September 2016

\*\* The commission for the annual administration of a supplementary card is perceived starting the date of the first anniversary of the card.

<sup>1</sup> Fee is not applicable for unlimited period of time

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## Fees and Commissions for Gold Credit Card

Type of commission/installment	Value of commission/installment
Card issuing fee	100 RON
Annual administration fee of the main/secondary card**	200 RON
Insurance fee	20 RON
ATM withdrawal fee	3% min 10 RON
Currency exchange	2% of the value of transactions done in another currency than the currency of the card
Penalty interest	3% added to the current interest rate, applied to the principal overdue from the minimum payment amount
Current interest rate	28%/ year fixed for unsecured credit card 23%/ year fixed for secured credit card
DAE calculated for a credit card line of 5.367 RON, used immediately and in full, calculated for 12 months:	
fixed interest: 28%/ year;	
issuing fee: 20 RON;	33.72% for unsecured credit cards
Annual administration fee: 45 RON/year;	26.56% for secured credit cards
total repayment value: 6.935 RON;	
Monthly installment: 125 RON.	

\* Price available starting 30<sup>th</sup> of September 2016

\*\* The commission for the annual administration of a supplementary card is perceived starting the date of the first anniversary of the card.