

Pricelist

Effective as of 01.09.2020

	Standard	Platinum	Platinum Metal	Debiting order
Card Fees				
Card issuing fee	Free of charge	Free of charge	50 €	The day after each issue
Monthly fee	2,50 €	12,90 €	27,90 €	On the last day of the month
Card replacement fee	5,50 €	5,50 €	50 €	The day after each issue
Sending a card by mail	Free of charge	Free of charge		
Card closure fee	Free of charge	Free of charge	Free of charge	
Annual interest rate	18-22%	12-16%	12-16% *	On the first day of each month from the amount used after effective grace period
Cash withdrawal fee	2,50 € + 3% of the amount	2,50 € + 3% of the amount	2,50 € + 3% of the amount	For each withdrawal
Conversion fee for transactions in foreign currencies	1,50%	1,50%	1,50%	For each transaction
Inquiry and dispute fees				
Balance inquiry in ATMs	1,50 €	1,50 €	1,50 €	For each inquiry
Paper statement of transactions	5 €	5 €	5 €	For every statement issued
Copy of a receipt (transaction inquiry)	15 €	15 €	15 €	Within 14 working days of each receipt issued
Demand for refund, unjustified	25 €	25 €	25 €	Within 14 working days of each unjustified demand for refund
Convenience service fees				
Lounge Key salon visit fee for cardholder		25 €	Free of charge	Within 14 working days after each visit
Lounge Key salon visit fee for person accompanying cardholder		25 €	25 €	Within 14 working days after each visit
Overdue charge and penalties				
Penalty for using a closed/locked card	65 €	65 €	65 €	Within 14 working days after each case
Penalty for exceeded limit usage	25 €	25 €	25 €	Within 14 working days after each case
Debt notice	5 €	5 €	5 €	After each notice with payment of the debt
Penalty	8% per annum + European Central Bank interest rate			
Debt collection expenses after expiry of contract	Total amount up to 30 € if the claim is up to 500 €; total amount up to 40 € if the claim exceeds 500 € and is up to 1 000 €; total amount up to 50 € if the claim exceeds 1 000 €			

*The precise interest rate depends on the credit card type and the client's estimated credit worthiness.