

# Pricelist

Effective as of 05.01.2024

	Standard	Platinum	Platinum Metal	Debiting order
<b>Card Fees</b>				
Card issuing fee	Free of charge	Free of charge	50 €	The banking day after each issue
Monthly fee	2.50 €	12.90 €	27.90 €	On the last banking day of the month
Card replacement fee	5.50 €	5.50 €	50 €	The banking 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 banking 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
<b>Inquiry and dispute fees</b>				
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 banking days of each receipt issued
Demand for refund, unjustified	25 €	25 €	25 €	Within 14 banking days of each unjustified demand for refund
<b>Convenience service fees</b>				
Lounge Key salon visit fee for cardholder		30 €	Free of charge	Within the next calendar month after each visit
Lounge Key salon visit fee for person accompanying cardholder		30 €	30 €	Within the next calendar month after each visit
<b>Overdue change and penalties</b>				
Penalty for using a closed/locked card	65 €	65 €	65 €	Within 14 banking days after each case
Penalty for exceeded limit usage	25 €	25 €	25 €	Within 14 banking 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.