

LIST OF TARIFFS AND COMMISSIONS APPLICABLE TO BONUS CREDIT CARDS

	BONUS CARD			AVON	Bonus Card for clients with Salary payment convention within Garanti BBVA ²
	BONUS CLASSIC ¹	BONUS GOLD	BONUS PLATINUM		
Annual fee administration for main card (RON)	40 (first year free)	180 (first year free)	360 (first year free)	25 (first year free)	20 (first year free)
Annual fee administration - supplementary card (RON)	20	90	180	13	10
Card issuing fee (RON)	0	0	0	0	0
Card renewal at expiry fee (RON)	0	0	0	0	0
Card reissuing fee at customer request (RON)	15 (first reissuing free)	60 (first reissuing free)	300 (first reissuing free)	15 (first reissuing free)	15 (first reissuing free)
Utilization commission for ATM for cash transactions ³	1%+5 RON	1%+5 RON	1%+5 RON	1%+5 RON	1%+5 RON
Balance inquiry on GARANTI BBVA ATM (RON)	0	0	0	0	0
Balance inquiry on other bank ATM's (RON)	1	1	1	1	1
Minimum payment amount ⁴	3%	3%	3%	3%	3%
Interest for credit card	27,6%	27,6%	27,6%	22,8%	19,2%
Interest for cash withdrawal	27,6%	27,6%	27,6%	22,8%	19,2%
Penalty interest	30,6%	30,6%	30,6%	25,8%	22,2%
Days of grace period	up to 50	up to 50	up to 50	up to 50	up to 50
Percentage bonus for non partner stores	0,3%	0,3%	0,3%	0,3%	0,3%
Percentage bonus at Bonus Card Partner Stores	up to 10%	up to 10%	up to 10%	up to 10%	up to 10%
Adjustment margin exchange rates for FX transactions	1,25%	1,25%	1,25%	1,25%	1,25%
DAE Interest	34,4%	34,2%	33,2%	27,6%	22,9%

¹Bonus Card Classic costs are entirely applicable for WWF Bonus Card.

²This offer is available for customers with salary convention at Garanti BBVA, who are requesting a credit card after 07.02.2011, and only in the period the salary convention is active.

³In case of Garanti BBVA ATM's, located in own Branches, the commission for the usage of own ATM's for cash is 0.

⁴The Minimum Payment Amount is calculated as being: 3% from the used and owed Credit Line (less the instalments with the maturity in the future) + 100% interests and commissions.