## 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) | 50% discount from the annual fee |
| Annual fee administration - supplementary card (RON) | 20 | 90 | 180 | 13 | 50% discount from the annual fee |
| 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% |

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

[2]This offer is available for customers with salary convention at Garanti Bank SA, who are requesting a credit card after 15.12.2019, and only in the period the salary convention is active.

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

[4]The 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.