

## CARDS INTEREST RATES, COMMISSIONS AND CHARGES TABLE

Cards Operating Charges		Euro (€)
<b>Debit Interest</b>	– 12,5% on daily debit balances. (Annual Percentage Rate (APR) – 13,21%. The calculation of APR is based on a theoretical credit facility of €1.000 and a repayment period of one year)	
<b>Card Overdue Fees – (prior Termination)</b>	– 0.15% (monthly) on the overdue amount over and above the credit interest mentioned above	
<b>Termination Interest</b>	– 14,3% on daily debit balances of cancelled cards	
<b>ANNUAL SUBSCRIPTION FEES</b>		
– <b>Platinum Card Annual Subscription</b>		<b>85,00</b>
– <b>Supplementary Platinum Card Annual Subscription</b>		<b>50,00</b>
– <b>Gold Card Annual Subscription</b>		<b>65,00</b>
– <b>Supplementary Gold Card Annual Subscription</b>		<b>30,00</b>
– <b>Classic Card Annual Subscription (with insurance cover)</b>		<b>30,00</b>
– <b>Supplementary Classic Card Annual Subscription (with insurance cover)</b>		<b>15,00</b>
– <b>Classic Card Annual Subscription (without insurance cover)</b>		<b>Free</b>
– <b>Electron Card Annual Subscription</b>		<b>Free</b>
<b>Cash Advance Fees</b>	– 3,33% of the withdrawal amount – Minimum Charge	<b>2,50</b>
<b>Cash Withdrawal from connected Bank Account using usbbank ATM</b>		<b>Free</b>
<b>Mailing of Cheques Returned Unpaid</b>		<b>3,00</b>
<b>Currency Conversion Fees of Transactions Made Abroad</b> - All overseas transactions are converted in Euro by Visa Europe, using the exchange rates applicable on the processing date of the transaction, plus any conversion and third party fees up to 1,5%		<b>2,50</b>
Other Services		
<b>Replacement of Lost Card</b>		<b>8,50</b>
<b>Card Re-Issue Fee</b>		<b>8,50</b>
<b>PIN Regeneration Fee</b>		<b>8,50</b>
<b>Issue of Certificates</b>		
– Certificate of Balance and Interest - Per certificate		<b>1,70</b>
– Auditor's Certificate - Per certificate		<b>34,00</b>
<b>Copy of Statement of Account at customer's request - Per page</b>		<b>1,70</b>
<b>Photocopies of vouchers, cheques and other transaction documents.</b> Charge depends on the complexity. – Minimum Fee		<b>3,00</b>