



The first Premium Banking service in Romania.

 **Raiffeisen**

Premium
Banking

Find out all about the benefits of an inspired decision.

A yellow line starts at the top left, goes diagonally down to the right, then turns 90 degrees and goes vertically down to the bottom left corner.

Exceptional moments, without exception.

For being one of our Premium clients you deserve even more. That is why **you benefit from the Gold credit card with travel insurance included.**

Choose the Mastercard Gold credit card and you will receive a full range of benefits, from interest-free monthly installments to exclusive offers with the Premium Offers program.

The benefits of the Mastercard Gold credit card



Access to an extremely offering credit line

The Gold credit card offers you a credit line of up to RON 70,000. Thus, you will always have the comfort needed to pursue your ambitions.



High standards Benefits Package

As an owner of a Gold credit card you have free access to the Mastercard® Business Lounge of the Henri Coandă International Airport.



Installments without interest

You can buy anything you want and pay in monthly installments with 0% interest. You will be provided with a wide range of partner stores from various fields of activity to choose from.



The Premium Offers Program

Use you Mastercard® Gold credit card to make payments and enjoy discounts at luxury brands and exclusive offers available at over 100 prestigious retailers.



International Offers Priceless Cities

You benefit from specially designed offers within the best hotels, preferential pricing in renowned restaurants, exclusive services and privileges, as well as backstage access to ones of the most coveted shows and events, in more than 30 cities and territories, through the simple registration on www.priceless.com/romania.



Extra cards

You will receive for free up to 4 extra cards, **without any additional administration fee**. Furthermore, you get to choose between total or partial access to your credit limit for each extra card.



Full flexibility

You receive a grace period up to 56 days for the reimbursement of debt and you can enable automatic payments through the **direct debit service provided for free** by the Bank, for the reimbursement of the minimum amount to be paid.



Travel insurance

You benefit for free, alongside your family members, from a complete range of insurance services when you travel abroad together, with a coverage of up to EUR 50,000, which also comprises the medical emergency expenses, a liability insurance of maximum EUR 5,000 and insurance of up to EUR 500 in case of flight delays/luggage loss. Additionally, the insurance covers and travel cancellation at maximum 1,000 Euros value. The travel insurance **is pre-activated and covers all the above events, plus many others (no transaction is required before travelling)**.

The assistance services and travel insurance are available for free, 24/7, anywhere around the world. In the occurrence of an insured event, you must contact the company that provides assistance: April Romania Asigurare - Reasigurare insurer, at the following number +4 021 201 90 41, which is also written down on the insurance card that you must carry with you.

Costs

Annual administrative fee (regardless of the number of cards attached)	RON 150*
Cash withdrawal commission	
At the ATMs of Raiffeisen Bank S.A.	0%
At a Raiffeisen Bank's counter EPOS	1% min. RON 2
Within other Romanian banks (ATMs or bank counters)	1% additional RON 2.5
At the ATMs of foreign banks	2% min. RON 11
At the counter of foreign banks	2% min. RON 15
Transaction fee for payments made at retailers, either in Romania or abroad	0%
The credit limit is set by the bank for each user	between RON 5,000 and RON 70,000
Minimum monthly refund	5% of the credit value
Monthly expense limit	100% of the limit granted by the bank for retailers, 40% for cash withdrawals
Daily cash withdrawal limit	RON 5,000

Interest

for amounts wholly reimbursed until their maturity	0% per year				
for amounts flexibly reimbursed, at least 5% per month	26% per year				
for amounts reimbursed with deducted interest					
Number of fixed installments	6	12	18	24	36
Interest rate	24%	22%	20%	19%	18%
Annual interest rate penalties	3%				

*0 annual administration fee according to the contract conditions. Find complete details in the credit card contract.

Representative sample calculation

Credit value	RON 40,000
Monthly installment	RON 3,887.88
Effective Annual Interest Rate	29,31%
Total amount payable	RON 46,654.55

This representative sample calculation is made according to O.U.G. 50/2010 and is based upon the following premises:

- The approved credit limit is used immediately and integrally, 40% for cash withdrawal and 60% for payments made at retailers;
- 0 annual tax;
- Monthly payment amount (monthly installment) fully includes the reimbursement of the credit and expenses originating from its usage;
- The amounts used are to be refunded in equal monthly installments for 12 months;
- The annual interest rate of the credit represents 26%, while the other costs will remain fixed for 12 months' time.

This is the Premium way of banking.