

## Table for interest rate on credit cards

### Credit cards

Card type	IR type	Currency	Purchase IR *	Cash advance IR *	S.E.P.P.E. **
<b>Visa Classic</b>	Floating	Euro	18.95%	21.95%	19.60%
<b>Visa Gold</b>	Floating	Euro	17.95%	20.95%	20.53%
<b>Visa Advance ***</b>	Floating	Euro	17.00%	19.95%	15.81%
<b>Premier MasterCard ***</b>	Floating	Euro	16.95%	19.95%	15.76%

### General comments

1. 5.99% balance transfer interest rate until the transferred balance is paid off. The Total Amount real charge rate for €3,000 for 12 months is 7.70%. In case of non-timely payment of the minimum amount mentioned in the credit card statement, the preferential interest rate of the balance transfer will cease to have effect and the respective regular interest rate in effect will be applied. Therefore, for a balance transfer of Euro 3,000 the total payment is Euro 3,120.61.
2. The interest rates are applicable for the cards that remain valid for the entire duration of the transfer.

\* + 0.60% implicit charge Law 128/75

\*\* The total annual percentage charge (**S.E.P.P.E.**), due to the use of the credit card, is a percentage as imposed from the public ministerial decision Z1-699/2010 (FEK 917B/23.06.2010), as it is in force and corresponds to the assumption of the numerical example of 3,000 euros purchase that is being paid in 12 equal monthly interest installments with annual nominal interest plus the Law 128/1975 charge of 0.60% and the annual fee of the card that been calculated in the 1st installment.

\*\*\*They are offered without annual fee