

Providing and Renewing a Credit Card	Classic	Gold	Pavi
Interest Rate	5.75% over Bank Base Rate*	5.75% over Bank Base Rate*	6.25% over Bank Base Rate*
Main Card – Annual Fee	€21.00	€69.00	Free
Additional Card – Annual Fee	€5.00	€25.00	Free
Replacing a card	€7.50	€10.00	€7.50
Replacing a card – in case of compromised cards	€5.00	€5.00	€5.00
PIN Replacement Fee	€3.00	€3.00	€3.00
Delivery of Card and PIN by mail	Free	Free	Free
Delivery of Card or PIN to branch	€10.00	€10.00	€10.00
Transaction fee if card is used outside the PAVI Complex	N/A	N/A	€2.50

The following fees are applicable to all BNF Bank Credit Cards

Cash Withdrawal Fees (Cash Advance)

From any BNF Bank plc branch	0.50% (minimum €0.25)
From ATMs or Bank branches in any SEPA country	0.50% + €4.00
From ATMs or Bank branches in Non-SEPA country	0.50% + €4.00

Currency Exchange Fees

Currencies of EU member states other than the Euro	1.75%
Non-EU currencies	2.00%

Overseas Emergency Charges (GCAS)

Replacing a card	USD 200.00
Disbursement of cash	USD 125.00
Cancellation of card	USD 50.00

Other Fees

Over the credit limit fee	€15.00
Missed automatic repayment fee	€20.00
Reactivation of card	€10.00
Requesting duplicate statement (fee per page)	€1.00
Disputed transactions (if not justified)	€25.00
Increase in Credit Limit (temporary)	€10.00
Increase in Credit Limit when issuing Credit Card	Free

Notes

*Bank Base Rate shall mean the basic rate of interest on which the Bank calculates the rates of interest paid on deposits and charged on loans. The Bank Base Rate fluctuates according to market conditions.

The Bank reserves the right to update this tariff of charges list or to include new fees, at its own discretion, notice shall be given in line with statutory requirements. Updated tariff of charges can be found on the Bank's website or at any of the Bank's branches. Clients are advised to enquire with the Bank for the updated tariff of charges prior to requesting any service from the Bank.

