

CREDIT CARDS

NAME	RATE(%)			SUMSCRIPTION
	NOMINAL	WITHDRAWAL	BALANCE TRANSFER	MAIN/ ADDITIONAL
POSTCREDIT TT Visa Classic	14.75%	16.50%	9.00% for 6 months	1 st Year: Free of charge €25.00€ / €12.50 Completely free of charge for TT home loan customers. Free of charge for the first 3 years for TT consumer and pre-approved loans
POSTCREDIT Visa Electron	14.75%	16.50%	9.00% for 6 months	1 st Year: Free of charge €25.00€ / €12.50 Completely free of charge for TT home loan customers. Free of charge for the first 3 years for TT consumer and pre-approved loans
POSTCREDIT TT Visa Gold	17.50%	17.50%	9.00% for 6 months	1 st Year: Free of charge €48.00 / €24.00 Completely free of charge for TT home loan customers. Free of charge for the first 3 years for TT consumer loans
Philatelic Visa (available only from the ELTA network)	14.75%	16.50%	9.00% for 6 months	1 st Year: Free of charge €25.00 / €12.50
POSTCREDIT TT MasterCard Standard	14.75%	16.50%	9.00% for 6 months	1 st Year: Free of charge €25.00 / €12.50 Completely free of charge for POSTCREDIT TT Visa holders (Classic, Electron & Gold)
POSTCREDIT MasterCard Gold	17.50%	17.50%	9.00% for 6 months	1 st Year: Free of charge €48.00 / €24.00 Completely free of charge for POSTCREDIT TT Visa holders (Classic, Electron & Gold)
MAD Visa (only on-line application)	14.75%	16.50%	9.00% for 6 months	1 st Year: Free of charge €25.00 / €12.50
Total actual annual charge (subscription excl.)	POSTCREDIT TT Visa Classic, Electron, Philatelic Visa & POSTCREDIT MasterCard Standard, MAD Visa			14.80%
	POSTCREDIT TT Visa Gold & MasterCard Gold			17.56%
Total actual annual charge (subscription incl.)	POSTCREDIT TT Visa Classic, Electron, Philatelic Visa & POSTCREDIT MasterCard Standard			16.41%
	MAD Visa			16.56%
	POSTCREDIT TT Visa Gold & MasterCard Gold			21.13%

Whenever the credit limit is exceeded, the Holder will be charged with 3% on such amount in excess. For POSTCREDIT MasterCard Gold, MAD Visa & POSTCREDIT Visa Electron, there is no charge if the Holder exceeds the credit limit.

Default Rate: Any delay in the payment of any amount past the final date for repayment will be subject to the consequences of default without further notice. All amounts as per above will be subject to compounding as of the date following the specified repayment date at the maximum applicable default rate, which currently is 2.5 per cent over the applicable contractual rate.