

KBC CREDIT CARD FEES & CHARGES

KBC Bank Ireland plc ("KBC") has produced this Fees & Charges Leaflet to inform you in full of how any fees and/or service charges relating to your KBC Credit Card may affect you.

For information regarding the operation of your Credit Card, please refer to the terms and conditions, which you can view online at www.kbc.ie, or by calling our Customer Service Team on 1800 93 92 44.

All fees and charges contained in this leaflet are correct as at 23rd October 2014 and are subject to change. Where we change or introduce new fees and charges in respect of the KBC Credit Card, we will give you adequate notice of any change in line with our obligations to do so.

We recommend you read this leaflet carefully and retain it safely for future reference.

Payment Fees	Amount
Over Limit	€7.00
Unpaid Item (Returned Payment)	€7.00
Late Payment	€7.00
Cheque Processing	€1.00
Duplicate Statement	€5.00
Credit Card Replacement	€6.00
Replacement of Digital Key	€10.00
Transaction Fees	Rate % / Fee
Cash Withdrawal Fee (within Eurozone)	1.5% (minimum of €1.90)
Currency Conversion Fees (CCF)	2%
Non Euro Cash Withdrawal	1.5% (min. of €1.90) plus 2% CCF fees as outlined above
Interest Rates	Amount
Purchase rate	14%
Balance transfer rate	0% for the first 6 months, moving to the Purchase rate thereafter
Instalment Plan	8.64%
APR	18.25%
Cash withdrawal	20%

Fee Charging

Fees are calculated on a monthly basis and charged in respect of the previous month. Details of any fees charged will be confirmed in your statement.

Government Charges

KBC is legally obliged to apply government stamp duty (currently €30) to your KBC Credit Card account. The Government Stamp Duty will be automatically charged to your account in April of each year and on account closure. Please refer to the Revenue website for further details.

A Handy Representative Example:

Credit Card Purchases of €1,500 over 12 months

Monthly instalment of €138.46

Rate of interest 14% p.a variable

Representative Annual Percentage Rate (APR) 18.25%

Total cost of credit is €131.52

The total amount repayable is €1,661.52 (including Government Stamp Duty of €30)

KBC Bank Ireland plc is registered in the Republic of Ireland. The registered number is 40537 and registered office is Sandwith Street, Dublin 2. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.