

Version: 01st of April 2024

1. Bonus Card campaign at Garanti BBVA POS in partner stores:

Merchant name	No.installments without interest	Date of start	Date of end
FLANCO	4,6 installments	1 jan 2023	30 apr 2024
HOMELUX	12 installments	1 jan 2023	30 apr 2024
SEVDA DIAMONDS	6 installments	1 jan 2023	30 apr 2024
UNDER ARMOUR	6 installments	1 jan 2023	30 apr 2024
HERVIS	12 installments	1 jan 2023	30 apr 2024
KARACA	3 installments	1 jan 2023	30 apr 2024
NORIEL	6 installments	1 jan 2023	30 apr 2024
PENTI	3 installments	1 jan 2023	30 apr 2024
F64	12 installments	1 jan 2023	30 apr 2024
MATHAUS	12 installments	1 jan 2023	30 apr 2024
THERMOMIX	24 installments	21 sept 2023	20 sept 2024
EXIMTUR	8 installments	9 jan 2024	31 dec 2024

2. Online Bonus Card campaigns at partners:

Merchant name	No.installments without interest	Date of start	Date of end
www.emag.ro*	12 installments only for RCA inssurances	1 jan 2024	31 dec 2024
www.sportcouture.ro	3 installments	1 jan 2023	30 apr 2024
www.flanco.ro	4, 6 installments	1 jan 2023	30 apr 2024
www.homelux.ro	12 installments	1 jan 2023	30 apr 2024





12 installments	1 jan 2023	30 apr 2024
12 installments	1 jan 2023	30 apr 2024
6 installments	1 jan 2023	30 apr 2024
3 installments	1 jan 2023	30 apr 2024
12 installments	1 jan 2023	30 apr 2024
12 installments	1 jan 2023	30 apr 2024
4 installments	1 jan 2023	30 apr 2024
4 installments	1 jan 2023	30 apr 2024
6 installments	1 jan 2023	30 apr 2024
6 installments	1 jan 2023	30 apr 2024
6 installments	1 jan 2023	30 apr 2024
6 installments	1 jan 2023	30 apr 2024
3 installments	1 jan 2023	30 apr 2024
24 installments	21 sept 2023	20 sep 2024
4 installments	1 jan 2023	31 oct 2024
12 installments	1 jan 2023	30 apr 2024
12 installments	1 jan 2023	30 apr 2024
10 installments	1 jan 2023	30 apr 2024
10 installments	9 jan 2024	31 dec 2024
	12 installments 6 installments 3 installments 12 installments 12 installments 4 installments 6 installments 6 installments 6 installments 6 installments 12 installments 12 installments 13 installments 14 installments 15 installments 16 installments 17 installments 18 installments 19 installments 19 installments 10 installments	12 installments 1 jan 2023 6 installments 1 jan 2023 3 installments 1 jan 2023 12 installments 1 jan 2023 4 installments 1 jan 2023 4 installments 1 jan 2023 6 installments 1 jan 2023 3 installments 1 jan 2023 4 installments 1 jan 2023 4 installments 1 jan 2023 12 installments 1 jan 2023 12 installments 1 jan 2023 10 installments 1 jan 2023

NOTES:

^{*} Check the conditions communicated by the merchant before making the payment with the card. The conditions are communicated through the merchant's website.

^{*} The purchase made with payment at EASYBOX is not processed in installments without interest. These purchases will be processed with full payment.

^{**} Transactions are not split into interest-free installments for VIVRE Market Place purchases.



3. Bonus Card campaigns that include transactions at physical POS that do not belong to Garanti Bank:

Merchant name	No. installments without interest	Date of start	Date of end
ALTEX + MEDIA GALAXY	4 instalments for purchases over 200 RON	1 jan 2023	31 oct 2024
VODAFONE	12 instalments for purchases between 400-799.99 RON 24 instalments for purchases over 800 RON	12 oct 2018	31 oct 2024
OTTER	3 instalments for purchases between 300 - 599.99 RON 6 instalments for purchases over 600 RON	20 oct 2023	31 oct 2024
TOP SHOP	3 instalments for purchases between 250 - 499.99 RON 6 instalments for purchases over 500 RON	1 nov 2023	01 nov 2024
CARREFOUR***	3 instalments for purchases between 200 - 499.99 RON 6 instalments for purchases between 500 - 899.99 RON 9 instalments for purchases over 900 RON	1 nov 2023	30 sept 2024

^{***} The CARREFOUR campaign applies only to purchases made in Carrefour hypermarkets. The campaign does NOT include supermarkets (smaller stores, proximity stores and stores named Carrefour Market) also not applied to purchases through BRINGO.





4. Bonus Card campaigns carried out at merchants in the stated categories:

Campaign category	No. installments without interest	Date of start	Date of end
International ****	Purchases made in a currency other than RON, in physical stores outside Romania and online. Transactions are divided into 3, 5 or 9 installments without interest depending on the value of the transaction	26 jan 2024	31 jan 2025

Campaign category	No. installments without interest	Date of start	Date of end
Travel agencies ****	The transactions are divided into 4 installments without interest, for the minimum amount of 1500 lei.	26 jan 2024	31 jan 2025

^{****}The transactions are automatically divided based on the spent amount into: 3, 5, or 9 interest-free installments, without the need for customer request.

^{*****}Payments made with Bonus Card Classic, Bonus Card Gold, and Bonus Card Platinum directly at online travel agencies and physical locations are divided into 4 installments for a minimum amount of 1500 lei, whether purchasing hotel/motel packages or airplane tickets.





Campaign	No. installments without interest	Date of	Date of
category		start	end
National ***	Purchases made at stores of the type: 1. Jewelery and watches stores 2. Payment of insurance and payment at notary 3. Amusement parks, purchases of concert tickets, tickets to zoos, dolphinariums 4. Payment of sports/gym memberships 5. Beauty salons 6. Hospitals and clinics, medical analysis laboratories, dental/ophthalmological clinics 7. Payment of school fees, payment of fees for additional studies such as: foreign language courses, management courses, faculty fees, master, MBA 8. Veterinary clinics 9. Car service and parts 10. Sanitary and heating installations 11. Tax payments 12. Airlines 13. Hotels and Motels 14. Automobile rentals 15. Libraries 16. Drug stores and pharmacies 17. Cosmetics shops 18. Furniture, home furnishings and equipment shops and accessories 19. Bicycle shops — sales and service 20. Groceries and supermarkets 21. Go out drink and eat 22. Footwear, Clothing and leather accessories 23. Hobby, toy and game shops 24. Passenger railways 25. Sporting Goods Stores	26 jan 2024	31 jan 2025

^{****} Transactions are automatically divided based on the spent amount into: 3, 5, or 9 interest-free installments, without the need for customer request.



For Bonus Card Classic (including WWF):

- 3 installments for amounts spent in the range of min. 350.00 lei max. 1200.00 lei
- 5 installments for amounts spent in the range of min. 1200.01 lei 2500.00 lei
- 9 installments for amounts spent over 2500.01 lei

For Bonus Card Gold and Platinum:

- 3 installments for amounts spent in the range of min. 650.00 lei max. 2500.00 lei
- 5 installments for amounts spent in the range of min. 2500.01 lei 5000.00 lei
- 9 installments for amounts spent over 5000.01 lei

The campaigns are valid only for purchases made with Bonus Card Classic, Bonus Card Gold, and Bonus Card Platinum on non-Garanti BBVA POS devices, in physical or online stores, following the full payment of the current debt.

If you request installment payments without interest through Garanti Bank agents or Customer Service, the Bank may ask for an invoice or receipt.