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Bonus Card on-going campaigns

BONUS CARD CAMPAIGN IN PARTENER STORES			
Campaign name	Campaign details	Date of start	Date of end
eMAG*	12 free installments, between 05/01/2021 for selected products found on https://www.emag.ro/info/modalitati-de-plata?ref=footer_1_5#pay-in-installments		
eMAG	18 interest free installments	13/11/2020	20/11/2020
FLANCO	12 interest free installments	14/02/2020	31/12/2020
DEDEMAN	12 free installments for minimum amount of 1.000 RON and 20 free installments for minimum amount of 1.500	01/11/2020	05/01/2021
JYSK	12 interest free installments	12/11/2020	24/12/2020
PARALELA 45	12 interest free installments	20/06/2020	31/12/2020
LEM'S**	10 interest free installments	01/07/2020	31/12/2020
HUMANIC	3 interest free installments	20/06/2020	31/12/2020
PENTI	3 interest free installments	20/06/2020	31/12/2020
HERVIS	12 interest free installments	20/06/2020	31/12/2020
DENTOCARE	24 interest free installments	01/02/2020	31/12/2020



PARFOIS	6 interest free installments	01/07/2020	31/12/2020
DESIQUAL	6 interest free installments	01/07/2020	31/12/2020
MARINA RINALDI	6 interest free installments	01/07/2020	31/12/2020
MAX MARA	6 interest free installments	01/07/2020	31/12/2020
PINKO BANEASA	6 interest free installments	01/07/2020	31/12/2020
DENT ESTET	24 interest free installments	01/01/2020	31/12/2020
THERMOMIX	24 interest free installments	16/02/2018	15/08/2021
VORWERK KOBOLD	24 interest free installments	01/08/2020	31/12/2020
EXIMTUR ***	10 interest free installments	02/04/2020	31/05/2021

BONUS CARD ONLINE CAMPAIGNS

Campaign name	Campaign details	Date of start	Date of end
eMAG*	12 free installments, between 05/01/2021 for selected products found on https://www.emag.ro/info/modalitati-de-plata?ref=footer_1_5#pay-in-installments		
eMAG	18 interest free installments	13/11/2020	20/11/2020
JYSK	12 interest free installments	12/11/2020	24/12/2020



FLANCO	12 interest free installments	14/02/2020	31/12/2020
DEDEMAN	12 free installments for minimum amount of 1.000 RON and 20 free installments for minimum amount of 1.500	01/11/2020	05/01/2021
EXIMTUR	10 interest free installments	02/04/2013	31/03/2021
VOLA	3 interest free installments	20/06/2020	31/12/2020
SPORT COUTURE	3 interest free installments	01/07/2020	31/12/2020
eMAG	12 interest free installments for mandatory car insurance	19/01/2016	31/12/2020
FLY GO	3 interest free installments	20/06/2020	31/12/2020
VIVRE.RO	12 interest free installments	20/06/2020	31/12/2020
ALTEX + MEDIA GALAXY	4 interest free installments	01/10/2020	31/12/2020
www.delimano.ro	6 interest free installments	15/06/2020	31/12/2020
www.dormeo.ro	6 interest free installments	15/06/2020	31/12/2020
www.top-shop.ro	6 interest free installments	15/06/2020	31/12/2020
www.walkmaxx.ro	6 interest free installments	15/06/2020	31/12/2020
www.wellneo.ro	6 interest free installments	15/06/2020	31/12/2020
wwwshop.yellowstore.ro	12 interest free installments	15/06/2020	31/12/2020
www.babyliss-romania.ro	12 interest free installments	15/06/2020	31/12/2020



www.crockpot-romania.ro	12 interest free installments	15/06/2020	31/12/2020
www.crockpot-romania.ro	12 interest free installments	15/06/2020	31/12/2020
www.foodsaver-romania.ro	12 interest free installments	15/06/2020	31/12/2020
www.dyson.skin.ro	12 interest free installments	15/06/2020	31/12/2020
www.melitta-romania.ro	12 interest free installments	15/06/2020	31/12/2020
www.360.ro	12 interest free installments	15/06/2020	31/12/2020
www.breville-romania.ro	12 interest free installments	15/06/2020	31/12/2020

*Please, before purchasing, check the information on the eMAG site.

** only for Lemet SRL store.

***Only in: Eximtur SRL, Kogaion Group, Darius Mold SR



GENERIC BONUS CARD CAMPAIGNS: NON-PARTNERS, for all purchases on non Garanti Bank POSes

Campaign description	Start date	End date
ALTEX and MEDIA GALAXY campaign is applied automatically depending (just in stores) on the transaction value, as it follows: - 4 interest free installments for purchases over 200 RON	03/01/2019	31.12.2021
VODAFONE* - the purchases performed only in stores, will be automatically split in 12 si 24 installments without interest *	12/10/2016	30/09/2021
NATIONAL Shoppings – for purchases made in Romania , you can benefit of 3,6 or 12 installments ***** , for the following categories of stores:		
1. Jewelery and watches stores 2. Payment of insurance and any kind of 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, clinics, medical analysis laboratories public or private 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	03/01/2020	15/01/2021
9. Go out eat and drink	01/10/2020	31/12/2020
10. Clothes and shoes	01/09/2020	31/12/2020
11. Service Auto	01/09/2020	31/11/2020
12. Cosmetics	02/07/2020	31/12/2020
13. Hotel and Motel	02/07/2020	31/12/2020
14. Drug stores and pharmacies	01/10/2020	31/12/2020
15. Automobile rentals	01/10/2020	31/12/2020
16. Supermarket	03/11/2020	31/12/2020
17. Bookshops, Stationary, office and school supply shops	03/08/2020	31/12/2020
18. Airlines	03/08/2020	31/12/2020

***** All transactions are automatically split in installments without interest in 3, 6 or 12 installments, if the MCC of the merchants is the same with the ones from campaigns and related with the amount spend, without client's request, as follows

For the Classic Bonus Card (including WWF):

- 3 installments for amounts spend between minimum 250.00 lei and maximum 1000.00 lei;

- 6 installments for amounts spend between minimum 1000.01 lei and maximum 2000.00 lei;

- 12 installments for amounts spend higher than 2000.01 lei.



For Bonus Card Gold and Platinum Card:

- 3 installments for amounts spend, between minimum 550.00 lei and maximum 2000.00 lei;
- 6 installments for amounts spend minimum 2000.01 lei and 4000.00 lei;
- 12 installments for amounts spend higher than 4000.01 lei.

Offer available, for all purchases on **non Garanti Bank POSes** (POSes from other banks), made with Bonus Card Classic, Gold or Platinum, in stores or online.

* Fees and taxes *offer is available*, for all purchases on non Garanti Bank POSes and Garanti Bank POSes, made with Bonus Card Classic, Bonus Card Gold or Bonus Card Platinum, in stores and online, after the up-to-date payment of the current debt.

* **VODAFONE** campaign is applied automatically depending (just in store) on the transaction value, as follows:

- 12 free installments for purchases between 400-799 RON
- 24 free installements for purchases over 800 RON

Starting with 17.06.2020 until **16.06.2021** we have started processing the interest free installments in the shops of the **TOP SHOP store**.

• Interest free installments will be automatically split, depending on the transaction value (**only in stores**) as it follows:

- 3 interest free installments for purchases of at least 250 RON
- 6 interest free installments for purchases of at least 500 RON

CAMPAING:

- 10 interest free installments for purchases of at least 750 RON
Period: **05.11.2020- 31.01.2021**



Starting with 02.11.2019 until **30.09.2021**, we started processing the interest free installments in **CARREFOUR hypermarkets** (so the supermarkets are not included - the smaller convenience stores, called Carrefour Market).

- Interest free installments will be automatically split, depending on the transaction value (**only in stores**) as it follows:

- 3 interest free installments for purchases over 200 RON
- 6 interest free installments for purchases over 500 RON
- 9 interest free installments for purchases over 900 RON

Starting with 01.10.2019 until 21.09.2021, we have started processing the interest free installments in the shops of the **PERAJ BRANDS GROUP** (on the Vodafone model). Trademarks: **EMPORIO ARMANI, BOGGI, GEOX, PEPE JEANS, PIMKIE, SKECHERS, SWAROVSKI, WOMEN SECRET, OVIESSE**:

- Interest free installments will be automatically split, depending on the transaction value (**only in stores**) as it follows:

- 3 interest free installments for purchases of at least 250 RON

Starting with 02.11.2019 until 01.11.2021, we have started processing interest free installments in the **OTTER** stores (on the Vodafone model):

- Interest free installments will be automatically split, depending on the transaction value (**only in stores**) as it follows:

- 3 interest free installments for purchases between 300-600 RON
- 6 interest free installments at a minimum purchase of 600.01RON