

**REPRESENTATIVE EXAMPLE VISTA PLATINUM CREDIT CARD (LEI)**

APRC (DAE) is calculated on the assumption that **the entire credit limit is used by cash withdrawing from a Vista Bank ATM**, since the first day after granting, and it is repaid in 12 equal monthly installments.

APRC (DAE) is calculated on the assumption that the entire credit limit is used **by payment at merchants**, since the first day after granting, and it is repaid in 12 equal monthly installments.

Credit Limit:	25,000 Lei	25,000 Lei
Granting period:	1 year	1 year
Variable Interest:	17,68% p.a. (formula: IRCC + Fixed Margin 12%)	17,68% p.a. (formula: IRCC + Fixed Margin 12%)
Monthly Installment:	2,288.19 Lei	2,288.19 Lei
Annual Percentage Rate of Charge – APRC (DAE):	30.27% p.a.	23.38% p.a.
Total Payable Amount:	28,595.81 Lei	27,908.31 Lei
Total Cost to be Repaid:	3,595.81 Lei (includes the total interest plus the costs of using the card as a means of payment: annual administration fee of 450 Lei and the ATM withdrawal fee of 687.5 Lei, meaning 2.75% of the withdrawn amount)	2,908.31 Lei (includes the total interest plus the costs of using the card as a means of payment: annual administration fee of 450 Lei)

The calculation of the monthly installments is illustrative.

The payments made do not lead to an immediate repayment of the total credit amount, the credit limit being granted in revolving system.

The value of the **IRCC Benchmark Index** used is **5.68%**, valid from **January 5th, 2026**.

Possible fluctuations in the benchmark index could affect the amount to be paid by you.

Fluctuation in your income may affect the ability to pay your loan installments.