



# INFORME DE TASAS DE INTERÉS

N09-2017

## INFORME DE TASAS DE INCREMENTO APLICADA EN LINEA DE CAJA DE LAS OPERACIONES DE TARJETA DE CREDITO

| Tarjeta Carrefour -BSF |        |        |        |                                |                      |        |
|------------------------|--------|--------|--------|--------------------------------|----------------------|--------|
| Cuotas                 | C.F.T. | T.N.A. | T.E.A. | Incremento s/ precio en cuotas | Valor cuota s/ \$100 | P.T.F. |
| 1                      | 0,00%  | 0,00%  | 0,00%  | 0,00%                          | 100,00               | 100,00 |
| 2                      | 40,28% | 28,36% | 32,37% | 4,25%                          | 52,13                | 104,25 |
| 3                      | 40,80% | 28,68% | 32,78% | 5,76%                          | 35,25                | 105,76 |
| 6                      | 41,73% | 29,24% | 33,50% | 10,42%                         | 18,40                | 110,42 |
| 9                      | 42,29% | 29,57% | 33,94% | 15,27%                         | 12,81                | 115,27 |
| 12                     | 39,99% | 28,19% | 32,14% | 19,15%                         | 9,93                 | 119,15 |
| 15                     | 31,47% | 22,87% | 25,42% | 19,15%                         | 7,94                 | 119,15 |
| 18                     | 43,35% | 30,21% | 34,77% | 30,92%                         | 7,27                 | 130,92 |
| 24                     | 58,36% | 38,72% | 46,40% | 55,01%                         | 6,29                 | 151,01 |

| Visa     |        |        |        |                                |                      |        |
|----------|--------|--------|--------|--------------------------------|----------------------|--------|
| Cuotas   | C.F.T. | T.N.A. | T.E.A. | Incremento s/ precio en cuotas | Valor cuota s/ \$100 | P.T.F. |
| 1        | 0,00%  | 0,00%  | 0,00%  | 0,00%                          | 100,00               | 100,00 |
| 2        | 50,91% | 34,59% | 40,85% | 5,19%                          | 52,59                | 105,19 |
| 3        | 49,62% | 33,85% | 39,64% | 6,81%                          | 35,60                | 106,81 |
| 6        | 45,64% | 31,56% | 36,56% | 11,27%                         | 18,54                | 111,27 |
| 9        | 76,47% | 48,05% | 60,20% | 25,38%                         | 13,93                | 125,38 |
| 12       | 40,66% | 28,52% | 32,56% | 19,60%                         | 9,97                 | 119,60 |
| 18       | 74,75% | 47,20% | 58,90% | 50,33%                         | 8,35                 | 150,33 |
| 18(**)   | 37,12% | 27,60% | 31,51% | 27,05%                         | 7,06                 | 127,05 |
| Ahora 12 | 27,69% | 20,80% | 22,17% | 13,79%                         | 9,48                 | 113,79 |
| Ahora 18 | 30,01% | 22,15% | 23,80% | 22,20%                         | 6,79                 | 122,20 |

18(\*\*) Solo Viernes, sábado y domingo

| Argencard - Mastercard - Bancat MC - Diners -Nativa MC-Nativa |        |        |        |                                |                      |        |
|---|--------|--------|--------|--------------------------------|----------------------|--------|
| Cuotas  | C.F.T. | T.N.A. | T.E.A. | Incremento s/ precio en cuotas | Valor cuota s/ \$100 | P.T.F. |
| 1   | 0,00%  | 0,00%  | 0,00%  | 0,00%                          | 100,00               | 100,00 |
| 2   | 51,08% | 34,69% | 40,78% | 5,20%                          | 52,60                | 105,20 |
| 3   | 49,78% | 33,95% | 39,77% | 6,83%                          | 35,61                | 106,83 |
| 6   | 47,42% | 32,59% | 37,94% | 11,65%                         | 18,61                | 111,65 |
| 9   | 75,75% | 47,70% | 59,66% | 25,18%                         | 13,91                | 125,18 |
| 12  | 41,31% | 28,80% | 32,92% | 19,77%                         | 9,98                 | 119,77 |
| 18  | 74,75% | 47,20% | 58,90% | 50,33%                         | 8,35                 | 150,33 |
| 18(**)  | 39,79% | 29,44% | 33,91% | 28,76%                         | 7,15                 | 128,76 |
| Ahora 12  | 27,69% | 20,80% | 22,17% | 13,79%                         | 9,48                 | 113,79 |
| Ahora 18  | 30,01% | 22,15% | 23,80% | 22,20%                         | 6,79                 | 122,20 |

18(\*\*) Solo Viernes, sábado y domingo

| American Express- resto sin Electro |        |        |        |                                |                      |        |
|-------------------------------------|--------|--------|--------|--------------------------------|----------------------|--------|
| Cuotas                              | C.F.T. | T.N.A. | T.E.A. | Incremento s/ precio en cuotas | Valor cuota s/ \$100 | P.T.F. |
| 1                                   | 0,00%  | 0,00%  | 0,00%  | 0,00%                          | 100,00               | 100,00 |
| 2                                   | 69,67% | 44,66% | 55,05% | 6,71%                          | 53,35                | 106,71 |
| 3                                   | 69,55% | 44,59% | 54,95% | 9,00%                          | 36,33                | 109,00 |
| 6                                   | 69,20% | 44,42% | 54,69% | 16,02%                         | 19,34                | 116,02 |
| 9                                   | 68,88% | 44,25% | 54,45% | 23,27%                         | 13,70                | 123,27 |
| 12                                  | 78,76% | 49,17% | 61,93% | 34,55%                         | 11,21                | 134,55 |
| 18                                  | 78,12% | 48,86% | 61,45% | 52,29%                         | 8,46                 | 152,29 |

| American Express Electro |        |        |        |                                |                      |        |
|--------------------------|--------|--------|--------|--------------------------------|----------------------|--------|
| Cuotas                   | C.F.T. | T.N.A. | T.E.A. | Incremento s/ precio en cuotas | Valor cuota s/ \$100 | P.T.F. |
| 1                        | 0,00%  | 0,00%  | 0,00%  | 0,00%                          | 100,00               | 100,00 |
| 2                        | 49,06% | 33,54% | 39,22% | 5,03%                          | 52,52                | 105,03 |
| 3                        | 50,11% | 34,14% | 40,03% | 6,87%                          | 35,62                | 106,87 |
| 6                        | 45,68% | 31,58% | 36,58% | 11,28%                         | 18,55                | 111,28 |
| 9                        | 72,53% | 46,10% | 57,22% | 24,29%                         | 13,81                | 124,29 |
| 12                       | 42,03% | 29,42% | 33,74% | 20,02%                         | 10,00                | 120,02 |
| 18                       | 38,15% | 27,06% | 30,69% | 27,49%                         | 7,08                 | 127,49 |

| Tarjeta Cabal |        |        |        |                                |                      |        |
|---------------|--------|--------|--------|--------------------------------|----------------------|--------|
| Cuotas        | C.F.T. | T.N.A. | T.E.A. | Incremento s/ precio en cuotas | Valor cuota s/ \$100 | P.T.F. |
| 1             | 0,00%  | 0,00%  | 0,00%  | 0,00%                          | 100,00               | 100,00 |
| 2             | 50,98% | 34,63% | 40,70% | 5,20%                          | 52,60                | 105,20 |
| 3             | 53,28% | 35,93% | 42,48% | 7,23%                          | 35,74                | 107,23 |
| 6             | 46,00% | 31,77% | 36,83% | 11,34%                         | 18,56                | 111,34 |
| 9             | 76,47% | 48,05% | 60,20% | 25,38%                         | 13,93                | 125,38 |
| 12            | 42,36% | 29,62% | 33,99% | 20,16%                         | 10,01                | 120,16 |
| 18            | 74,04% | 46,85% | 58,37% | 49,92%                         | 8,33                 | 149,92 |
| 18(**)        | 40,07% | 28,24% | 32,20% | 28,77%                         | 7,15                 | 128,77 |
| Ahora 12      | 27,69% | 20,80% | 22,17% | 13,79%                         | 9,48                 | 113,79 |
| Ahora 18      | 30,01% | 22,15% | 23,80% | 22,20%                         | 6,79                 | 122,20 |

18(\*\*) Solo Viernes, sábado y domingo

| Visa-Mastercard-Nativa Nación Electro |        |        |        |                                |                       |          |
|---------------------------------------|--------|--------|--------|--------------------------------|-----------------------|----------|
| Cuotas                                | C.F.T. | T.N.A. | T.E.A. | Incremento s/ precio en cuotas | Valor cuota s/ \$1000 | P.T.F.   |
| 1                                     | 0,00%  | 0,00%  | 0,00%  | 0,00%                          | 1.000,00              | 1.000,00 |
| 12                                    | 25,21% | 19,00% | 20,75% | 12,52%                         | 93,77                 | 1.125,20 |
| 24                                    | 25,68% | 19,00% | 20,75% | 25,40%                         | 52,25                 | 1.254,00 |
| 50                                    | 26,64% | 19,00% | 20,75% | 57,78%                         | 31,56                 | 1.577,80 |

| Visa-Mastercard Banco Provincia Hipermercados y Market CABA y Buenos Aires |        |        |        |                                |                       |          |
|--|--------|--------|--------|--------------------------------|-----------------------|----------|
| Cuotas   | C.F.T. | T.N.A. | T.E.A. | Incremento s/ precio en cuotas | Valor cuota s/ \$1000 | P.T.F.   |
| 1  | 0,00%  | 0,00%  | 0,00%  | 0,00%                          | 1.000,00              | 1.000,00 |
| 12   | 25,21% | 19,00% | 20,11% | 12,52%                         | 93,77                 | 1.125,20 |
| 24   | 25,68% | 19,00% | 20,16% | 25,40%                         | 52,25                 | 1.254,00 |
| 50   | 26,64% | 19,00% | 20,11% | 57,78%                         | 31,56                 | 1.577,80 |

| Visa-Mastercard-Cabal - Bco. Ciudad - Electro |        |        |        |                                |                       |          |
|---|--------|--------|--------|--------------------------------|-----------------------|----------|
| Cuotas  | C.F.T. | T.N.A. | T.E.A. | Incremento s/ precio en cuotas | Valor cuota s/ \$1000 | P.T.F.   |
| 1   | 0,00%  | 0,00%  | 0,00%  | 0,00%                          | 1.000,00              | 1.000,00 |
| 24  | 25,68% | 19,00% | 20,16% | 25,40%                         | 52,25                 | 1.254,00 |
| 36  | 26,11% | 19,00% | 20,15% | 39,54%                         | 38,76                 | 1.395,40 |
| 50  | 26,64% | 19,00% | 20,11% | 57,78%                         | 31,56                 | 1.577,80 |

| Visa - Samsung - Vigencia: 30/03/2017 al 09/04/2017 |        |        |        |                                |                       |          |
|---|--------|--------|--------|--------------------------------|-----------------------|----------|
| Cuotas  | C.F.T. | T.N.A. | T.E.A. | Incremento s/ precio en cuotas | Valor cuota s/ \$1000 | P.T.F.   |
| 12  | 25,40% | 18,90% | 20,60% | 12,64%                         | 93,87                 | 1.126,40 |
| 18  | 25,80% | 19,10% | 20,90% | 19,03%                         | 66,13                 | 1.190,30 |

T.N.A.: Tasa Nominal Anual

T.E.A.: Tasa Efectiva Anual

C.F.T.: Costo Financiero Total

Tarjeta Club del Este, Confiable, Consumax, Credial, Credimas, Elebar, Qida, Itacred, Mutuacard, Patagonia 365, Primicia, Su Credito, Credicash, Tarjeta Sol y Tuya deberán consultar con su entidad emisora, las Tasas de Interés que le serán aplicadas en el Resumen de su Tarjeta de Crédito.

Tarjeta Nevada: Nevaplan consultar con su emisora

Tarjeta Naranja: Plan Z consultar con su emisora