

Espresso loan

Interest rate/Fees

FIXED INTEREST RATE ¹

new loans, or refinancing of existing loans from BRD or other banks or mixt refinancings (BRD and other banks), granted between 6 and 60 months

Loan amount 2.000 lei - 130.000 lei

The interest rate is between **7.25 %** and **19.34%** and is offered to customers depending on a number of elements considered in the analysis of the loan application, such as the history of the relationship with the bank, the option to domiciliate the income in a BRD current account, seniority and stability in the workplace, constant income, the existence of a credit history and the payments made for the existing loans etc.

For online loans, the interest rate is between **6.75 %** and **20.45%** and is offered to customers depending on a number of elements considered in the analysis of the loan application, such as the history of the relationship with the bank, the option to domiciliate the income in a BRD current account, the existence of a life insurance, seniority and stability in the workplace, constant income, the existence of a credit history and the payments made for the existing loans etc.

FIXED INTEREST RATE, refinancing loans from BRD and/or other banks with tenor between 61 and 120 months

Loan amount 2.000 lei - 130.000 lei

standard offer

13.22%

income domiciliation offer

11.90%

FEES
in LEI
1. Loan analysis fee ²

200 LEI

2. Monthly loan management fee

free

3. Early repayment fee

- if the period between the early repayment and the agreed date of termination of the loan agreement is more than 1 year

1%

- if the period between the early repayment and the agreed date of termination of the loan agreement is less than 1 year

0.5%

4. Other fees for the lending activity

- Loan disbursement
- Unique fee for additional services provided upon the Customer's request during the loan agreement
- RNPM registration fees

free

50 EUR (equivalent in loan currency)

according to the authorised agreed operator

5. Guarantees

Drafting agreements of security in personal and real property for authentication with the Notary Office/registration with the Land Register, or the RNPM

free

Notes:

- 1) The penalty interest for past due loans is 2p.p., fixed margin added to current interest.
- 2) The loan analysis fee is reduced with:
 - 20% for customers who hold, or contract the following packages of products: CLASIC, SELECT, PREMIUM, DRUM BUN, e-CLICK, CARD SENIOR, SPRINT PE+, CARD LIKE, or hold an Espresso loan;
 - 50% for customers who hold, or contract the following packages of products: CARD ZI CU ZI, CARD GOLD in lei, CARD PLATINUM, PREMIER, PREMIER PLUS.
 - 100% for Espresso loans granted through online platform and for customers who hold, or contract the packages of products: CARD NOIR in lei or euro.