

Expresso Non-Stop loan

Interest Rate/Fees

INTEREST RATES

Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – income domiciliation offer	6.50%
Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – standard offer	7%
Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – income domiciliation offer	IRCC + 4.60%
Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – standard offer	IRCC + 5.10%
Expresso NonStop ReStart, in lei, loan granted between 6 and 300* months – income domiciliation offer	IRCC + 4.60%
Expresso NonStop ReStart, in lei, loan granted between 6 and 300* months – standard offer	IRCC + 5.10%

* Interest rate tranches available only for refinancing/ consolidating loans granted before 09.04.2012, taking into consideration the outstanding balance limit.

FEES

1. Loan analysis fee ³	650 lei
2. Monthly loan management fee	free
3. Early repayment fee *	
- loans with floating interest rate	free
- loans with fixed interest rate	
■ 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%
- loans with fixed introductory interest rate, after floating	free
* For secured loans granted starting with 30.09.2016, the early repayment is free of charge.	
4. Other fees for the lending activity	
■ loan disbursement	free
■ unique fee for additional services provided upon the Customer's request during the loan agreement	50 EUR (equivalent in the loan currency)
■ RNPM registration fees	according to the authorised agreed operator fees
■ conditional payment order charged for refinancing exposure from other banks	20 LEI (equivalent in the loan currency)/ operation
■ real estate valuation cost:	
- if the client chooses the valuator appointed by the Bank	free
- if the valuation is made by another ANEVAR agreed valuator	according to the ANEVAR agreed valuator fees
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:

- For floating interest rate loans, the margin is fixed during the loan tenor.
- The penalty interest for past due loans is 2p.p., fixed margin added to current interest.
- The loan analysis fee is reduced by:
 - 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 (in case of CARD LIKE, the fee reduced is applied to consumer loans only), or who hold an Expresso loan;
 - 50% for customers who hold, or contract the following packages of products: CARD ZI CU ZI, CARD GOLD in lei, CARD PLATINUM.
- For Expresso NonStop with land as a collateral, the interest rate/margin increases with 10%.
- IRCC is the quarterly benchmark, applied to loans in lei, with variable interest, granted to consumers, which, starting with 2nd of May 2019, according to GEO 19/2019, replaces the ROBOR benchmark.