

# Habitat Loan

Interest Rate/Fees

## INTEREST RATES

Habitat Real estate/ mortgage loan (granted between 10 and 30 years)		Down payment < 20%	Down payment ≥ 20%
<b>with collaterals that have the energy performance certificate class A</b>			
Floating interest	standard offer	IRCC + 2.94%	IRCC + 2.50%
	income domiciliation offer	IRCC + 2.65%	IRCC + 2.25%
Fixed interest in the first 3 years, floating after	standard offer	first 3 years (fixed): 6.05% after 3 years (floating): IRCC + 2.77%	first 3 years (fixed): 5.84% after 3 years (floating): IRCC + 2.54%
	income domiciliation offer	first 3 years (fixed): 5.75% after 3 years (floating): IRCC + 2.49%	first 3 years (fixed): 5.55% after 3 years (floating): IRCC + 2.29%
Fixed interest	standard offer	7.32%	7.11%
	income domiciliation offer	6.95%	6.75%
<b>with collaterals that do not have the energy performance certificate class A</b>			
Floating interest	standard offer	IRCC + 3,17%	IRCC + 2,72%
	income domiciliation offer	IRCC + 2,85%	IRCC + 2,45%
Fixed interest in the first 3 years, floating after	standard offer	first 3 years (fixed): 6.26% after 3 years (floating): IRCC + 2.77%	first 3 years (fixed): 6.05% after 3 years (floating): IRCC + 2.54%
	income domiciliation offer	first 3 years (fixed): 5.95% after 3 years (floating): IRCC + 2.49%	first 3 years (fixed): 5.75% after 3 years (floating): IRCC + 2.29%
Fixed interest	standard offer	7.53%	7.32%
	income domiciliation offer	7.15%	6.95%

## Fees

1. Loan analysis fee	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	0.50%
- loans with fixed interest rate in the first years, floating after	free
<b>* For mortgage loans, granted starting with 30.09.2016, the early repayment is free of charge.</b>	
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
■ Evaluation 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 interest margin is fixed during the loan tenor.
- The penalty interest for past due loans is 2p.p., fixed margin added to current interest.

3. The loan analysis fee is reduced by:

- 20% for customers who hold or contract the following package of products: CLASIC, SELECT, PREMIUM, DRUM BUN, e-CLICK, CARD SENIOR, SPRINT PE+, or who 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 customers who hold or contract the following packages of products: CARD NOIR in lei or euro.

4. **IRCC** is the quarterly benchmark, applied to loans in lei, with variable interest, granted to customers, which, starting with 2<sup>nd</sup> of May 2019, according to GEO 19/2019, replaces the ROBOR benchmark.