

# Refinancing Loans

## Interest rates and fees

### INTEREST RATES

#### Habitat ReStart – mortgage refinancing loan

Loan granted between 10 and 30 years, with the scope to refinance a loan from another financial institution

with collaterals that have the energy performance certificate class A

Floating interest	standard / income domiciliation offer	IRCC + 2.25%
Fixed interest in the first 3 years, floating after	standard / income domiciliation offer	first 3 years (fixed): 5.65% after 3 years (floating): IRCC + 2.29%
Fixed interest	standard / income domiciliation offer	6.75%

with collaterals that are do not have the energy performance certificate class A

Floating interest	standard / income domiciliation offer	IRCC + 2.45%
Fixed interest in the first 3 years, floating after	standard / income domiciliation offer	first 3 years (fixed): 5.65% after 3 years (floating): IRCC + 2.29%
Fixed interest	standard / income domiciliation offer	6.95%

Loan granted between 10 and 30 years, with the scope to refinance a BRD loan

with collaterals that have the energy performance certificate class A

Floating interest	standard	IRCC + 2.94%
	income domiciliation offer	IRCC + 2.65%
Fixed interest in the first 3 years, floating after	standard	first 3 years (fixed): 6.05% after 3 years (floating): IRCC + 2.77%
	income domiciliation offer	first 3 years (fixed): 5.75% after 3 years (floating): IRCC + 2.49%
Fixed interest	standard	7.32%
	income domiciliation offer	6.95%

with collaterals that are do not have the energy performance certificate class A

Floating interest	standard	IRCC + 3,17%
	income domiciliation offer	IRCC + 2,85%
Fixed interest in the first 3 years, floating after	standard	first 3 years (fixed): 6.26% after 3 years (floating): IRCC + 2.77%
	income domiciliation offer	first 3 years (fixed): 5.95% after 3 years (floating): IRCC + 2.49%
Fixed interest	standard	7.53%
	income domiciliation offer	7.15%

### FEES

<b>1. Loan analysis fee</b>		
Habitat ReStart		650 lei (free in case of refinancing a loan from another financial institution)
<b>2. Monthly loan management fee</b>		
Habitat ReStart		free
<b>3. Early repayment* fee</b>		
- 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 interest rate in the first years, floating after		free
<b>* For secured loans granted starting with 30.09.2016, the early repayment is free of charge.</b>		
<b>4. Other fees for the lending activity</b>		
■ Loan disbursement		free
■ Unique fee for additional services provided upon the Customer's request during the loan agreement		50 euro (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
<b>5. Guarantees</b>		

**Notes:**

1. For floating interest rate loans, the margin is fixed during the loan tenor.
2. 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.
3. **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.