

"Noua Casa" loan

Interest Rate/Fees

Interest rate	LEI
Floating interest – loan granted between 10 and 30 years – standard offer	IRCC + 2%
Fees	LEI
1. Loan analysis fee	free
2. Loan montly management fee	free
3. Early repayment fee	free
4. Other fees for the lending activity	
<ul style="list-style-type: none"> ■ loan disbursement 	free
<ul style="list-style-type: none"> ■ single fee for additional services provided upon the Customer's request during the loan agreement 	50 euro (equivalent in loan currency)
<ul style="list-style-type: none"> ■ mangement fee due to FNGCIMM for Mortgage Loan (aquisition) 	0.15%/ year, at guarantee value (50% or 60% from loan outstanding, depending on the property type)
<ul style="list-style-type: none"> ■ analysis fee due to FNGCIMM for Guarantee Promise 	0.15%, at the value of the unilateral lending promise
<ul style="list-style-type: none"> ■ RNPM registration fees 	according to the authorised agreed operator fees
<ul style="list-style-type: none"> ■ evaluation cost: <ul style="list-style-type: none"> - apartment - house - land - other type of property 	500 lei 600 lei 440 lei 550 – 3.300 lei
5. Guarantees	
<ul style="list-style-type: none"> ■ 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. **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.
2. The annual interest is formed from IRCC benchmark + margin. The margin is fixed during the loan tenor.
3. The penalty interest for past due loans is 2p.p., fixed margin added to current interest.