

Work&Travel Loan

Rate/fee

INTEREST RATE	In EUR	In USD
Floating interest rate - between 4-15 months	Euribor 3M + 6%	Libor 3M + 6%
FEES	In EUR	In USD
1. Loan review ¹	40 EUR	40 USD
2. Loan management	free of charge	
3. Early repayment – floating interest rate	free of charge	
4. Other fees for the lending activity		
■ Provision of the loan	free of charge	
■ Single fee for additional services provided upon the Customer's request during the loan agreement	50 EUR (echivalent in valuta creditului)	
■ AEGRM registration fees	According to the authorised agreed operator 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 Electronic Archive	free of charge	

Notes:

- 1) For floating interest rate loans, the margin is fixed during the loan tenor.
- 2) The penalty interest for past due loans is 2%.

¹ The file review fee is reduced by:

- 20% for customers who hold or contract the following:
 1. Package of products: CLASIC, SELECT, PREMIUM, e-CLICK, DRUM BUN, STUDENT, STUDENT PE+, SENIOR PE+
 2. Espresso loan
 3. Standard credit card (Punct Card/ CumVreiTu) (exceptions: Dacia/Renault/Nissan, Prima Casa IV, Standard credit card (Punct Card/ CumVreiTu) with amounts frozen in the account, Standard credit card (Punct Card/ CumVreiTu) ReStart)
- 50% for customers who hold or contract the following packages: AZI PE+ GOLD, AZI PE+ PLATINUM