

# La Casa Mea loan

## Interest Rate/Fees

Interest rate, loans granted between 10 and 30 years	LEI
<u>Floating interest</u> , income domiciliation offer	<b>IRCC + 2.50%</b>
<u>Fixed interest in the first 8 years, floating after</u> , income domiciliation offer	first 8 years (fixed interest): <b>3.99%</b> after 8 years (floating interest): <b>IRCC+ 2.20%</b>
<u>Fixed interest in the first 15 years, floating after</u> , income domiciliation offer	first 15 years (fixed interest): <b>4.60%</b> after 15 years (floating interest): <b>IRCC+ 2.20%</b>
Fees	
<b>1. Loan analysis fee</b>	650 lei
<b>2. Monthly loan management fee</b>	free
<b>3. Early repayment fee*</b>	free
- 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 (real estate mortgage) 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 EUR (equivalent in the loan currency)
■ RNPM registration fees	according to the authorised agreed operator fees
■ 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>	
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.
- For mortgage loan La Casa Mea, if during the loan period, the client doesn't domiciliate the income in BRD account, the interest rate becomes: IRCC + 3.11% (if the loan interest rate is in the variable), 4.53% fixed for the first 8 years and then variable, IRCC+ 2.78% (if the loan has fixed interest rate for the first 8 years), or 5,16% fixed for the first 15 years and then variable, IRCC+ 2.78% (if the loan has fixed interest rate for the first 15 years).
- 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: CARD ZI CU ZI, CARD GOLD in lei, CARD PLATINUM, PREMIER, PREMIER PLUS.
- IRCC** is the quarterly benchmark, applied to loans in lei, with variable interest, granted to consumers, which, starting with 2<sup>nd</sup> of May 2019, according to GEO 19/2019, replaces the ROBOR benchmark.