

# Refinancing Loans

Interest rates and fees

## INTEREST RATES

### Expresso ReStart – refinancing loans from BRD or loans from BRD or other banks or together with loans from other banks, granted between 6 and 60 months

<b>Loan amount</b>	<b>2.000 lei - 130.000 lei</b>
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The interest rate is between **7.25%** and **19.34%** and is offered to customers depending on a number of elements considered in the analysis of the loan application, such as the history of the relationship with the bank, the option to domiciliate the income in a BRD current account, seniority and stability in the workplace, constant income, the existence of a credit history and the payments made for the existing loans etc.

For online loans, the interest rate is between **6.75 %** and **20.45%** and is offered to customers depending on a number of elements considered in the analysis of the loan application, such as the history of the relationship with the bank, the option to domiciliate the income in a BRD current account, the existence of a life insurance, seniority and stability in the workplace, constant income, the existence of a credit history and the payments made for the existing loans etc.

### Expresso ReStart- refinancing loans from BRD or other banks, granted between 61 and 120 months

<b>Loan amount</b>	<b>2.000 lei - 130.000 lei</b>
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Fixed interest rate, standard offer	13.22%
Fixed interest rate, income domiciliation offer	11.90%

### Expresso NonStop ReStart – secured refinancing loan

Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – income domiciliation offer	6.50%
Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – standard offer	7%
Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – income domiciliation offer	IRCC + 4.60%
Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – standard offer	IRCC + 5.10%
Expresso NonStop ReStart, in lei, loan granted between 6 and 300* months – income domiciliation offer	IRCC + 4.60%
Expresso NonStop ReStart, in lei, loan granted between 6 and 300* months – standard offer	IRCC + 5.10%

\* Interest rate tranches available only for refinancing/ consolidating loans granted before 09.04.2012, taking into consideration the outstanding balance limit.

### Overdraft ReStart – overdraft refinancing loan

Overdraft ReStart – renewal at 60 months	IRCC + 10.60%
Overdraft ReStart EUR – renewal at 60 months	Euribor 3M + 10%

### 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

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

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

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

<u>Floating interest</u>	standard	IRCC + 2.94%
	income domiciliation offer	IRCC + 2.65%
<u>Fixed interest in the first 3 years, floating after</u>	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%
<u>Fixed interest</u>	standard	7.32%
	income domiciliation offer	6.95%

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

### 1. Loan analysis fee

Expresso ReStart	200 lei
Expresso NonStop ReStart	650 lei
Overdraft ReStart *	20 lei
Overdraft ReStart EUR *	5 euro
Habitat ReStart	650 lei (free in case of refinancing a loan from another financial institution)

**\* The loan analysis fee is zero, if the loan granted is an Overdraft ReStart, in order to refinance loans from other banks.**

### 2. Monthly loan management fee

Expresso ReStart	free
Expresso NonStop ReStart	free
Overdraft ReStart	free
Habitat ReStart	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	0.5%
- Loans with fixed interest rate in the first years, floating after	free

**\* For secured loans granted starting with 30.09.2016, the early repayment is free of charge.**

### 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 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

### 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
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#### Notes:

- For floating interest rate loans, the margin is fixed during the loan tenor.
- The penalty interest for past due loans is 2p.p., fixed margin added to current interest.
- The loan analysis fee is reduced by:
  - 20% for customers who hold, or contract the following packages of products: CLASIC, SELECT, PREMIUM, DRUM BUN, e-CLICK, CARD SENIOR, SPRINT PE+, CARD LIKE (in case of CARD LIKE, the fee reduced is applied to consumer loans only), or who hold an Expresso 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 loans granted through online platform and for customers who hold, or contract the packages of products: CARD NOIR in lei or euro.

4. For Espresso NonStop ReStart with land as a collateral, the interest rate/margin increases with 10%.
5. **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.