

Creditul 10

Interest rate/Fees

INTEREST RATE		Loan granted in LEI
Fixed interest rate, loan granted between 12 and 120 months		7%
FEES		
1.	Loan analysis fee	100 lei
2.	Monthly loan management fee	0.32% applied to loan outstanding
3.	Early repayment fee	
	<ul style="list-style-type: none"> ■ if the period between the early repayment and the agreed date of termination of the loan agreement is more than 1 year 	1%
	<ul style="list-style-type: none"> ■ if the period between the early repayment and the agreed date of termination of the loan agreement is less than 1 year 	0,5%
4.	Other fees for the lending activity	
	<ul style="list-style-type: none"> ■ Unique fee for additional services provided upon the Customer's request during the loan agreement 	50 EUR (equivalent in loan currency)
	<ul style="list-style-type: none"> ■ RNPM registration fees 	according to the authorised agreed operator
5.	Garantii	
	<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

Nota:

1. The penalty interest for past due loans is 2p.p., fixed margin added to current interest
2. The loan analysis fee is reduced with:
 - 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 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 eur.