

Loan for medical Treatments

Interest rate/Fees

INTEREST RATE		Lei	Euro
Annual interest rate, loan granted between 6 and 120 months		6.50%	EURIBOR 3M + 6%
FEES			
1. Loan analysis fee ³		100 lei	25 euro
2. Monthly loan management fee		0.40% applied to loan outstanding	
3. Early repayment fee *			
- loans with floating interest rate		free	
- loans with fixed interest rate			
<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%	
* For secured loans granted starting with 30.09.2016, the early repayment is free of charge.			
4. Other fees for the lending activity			
<ul style="list-style-type: none"> ■ loan disbursement 		free	
<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. 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	

Notes:

1. For floating interest rate loans, the margin is fixed during the loan tenor.
2. The penalty interest for past due loans is 2p.p., fixed margin added to current interest.
3. 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 euro.