

Loan for studies

Interest rate/Fees

| INTEREST RATE | Lei | Euro |
|--|---|-----------------|
| 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 | 0.32% applied to loan outstanding | |
| 3. Early repayment fee | | |
| - loans with variable interest | free | |
| - loans with fixed interest | | |
| ■ 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% | |
| 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 EUR (equivalent in loan currency) | |
| ■ 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:

- 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 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 and eur.