

# "Noua Casa" loan

## Interest Rate/Fees

Interest rate	LEI
Floating interest – loan granted between 10 and 30 years – standard offer	IRCC + 2%
Fees	LEI
<b>1. Loan analysis fee</b>	free
<b>2. Loan montly management fee</b>	free
<b>3. Early repayment fee</b>	free
<b>4. Other fees for the lending activity</b>	
<ul style="list-style-type: none"> <li>■ loan disbursement</li> </ul>	free
<ul style="list-style-type: none"> <li>■ single fee for additional services provided upon the Customer's request during the loan agreement</li> </ul>	50 euro (equivalent in loan currency)
<ul style="list-style-type: none"> <li>■ mangement fee due to FNGCIMM for Mortgage Loan (aquisition)</li> </ul>	0.30%/ year, at guarantee value (50% or 60% from loan outstanding, depending on the property type)
<ul style="list-style-type: none"> <li>■ analysis fee due to FNGCIMM for Guarantee Promise</li> </ul>	0.15%, at the value of the unilateral lending promise
<ul style="list-style-type: none"> <li>■ RNPM registration fees</li> </ul>	according to the authorised agreed operator fees
<ul style="list-style-type: none"> <li>■ evaluation cost:               <ul style="list-style-type: none"> <li>- apartment</li> <li>- house</li> <li>- land</li> <li>- other type of property</li> </ul> </li> </ul>	450 lei 550 lei 400 lei 400 – 3.000 lei
<b>5. Guarantees</b>	
<ul style="list-style-type: none"> <li>■ drafting agreements of security in personal and real property for authentication with the Notary Office/registration with the Land Register, or the RNPM</li> </ul>	free

### Notes:

1. **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.
2. The annual interest is formed from IRCC benchmark + margin. The margin is fixed during the loan tenor.
3. The penalty interest for past due loans is 2p.p., fixed margin added to current interest.