

Credit 10

Interest rate/Fees

INTEREST RATE	
Fixed interest rate, loan granted between 12 and 120 months	7%
FEES	
1. Loan analysis fee ²	
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. 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. 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, or 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.