

"First House" loan

Interest Rate/Fees

Interest rate	LEI
Floating interest – loan granted between 10 and 30 years – standard offer	IRCC + 2%
Fees	LEI
1. Loan analysis fee	free
2. Loan monthly management fee	free
3. Early repayment fee	free
4. Other fees for the lending activity	
■ loan disbursement	free
■ single fee for additional services provided upon the Customer's request during the loan agreement	50 euro (equivalent in loan currency)
■ management fee due to FNGCIMM for Mortgage Loan (acquisition/ construction)	0,40%/ year, at guarantee value (40% or 50% from loan outstanding, depending on the property type)
■ analysis fee due to FNGCIMM for Guarantee Promise	0,15%, at the value of the unilateral lending promise
■ RNPM registration fees	according to the authorised agreed operator fees
■ evaluation cost:	
- apartment	370 lei
- house	470 lei
- land	400 lei
- other type of property	400 – 3.000 lei
- future building – initial evaluation	600 lei
- future building – intermediary evaluation	300 lei
- future building – final evaluation	300 lei
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. **IRCC** is the quarterly benchmark, applied to loans in lei, with variable interest, granted to consumers, which, starting with 2nd 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.