

# Espresso loan

Interest rate/Fees

**FIXED INTEREST RATE <sup>1</sup>**

**new loans, or refinancing of existing loans from BRD or other banks or mixt refinancings (BRD and other banks), granted between 6 and 60 months**

Loan amount 2.000 lei - 130.000 lei

The interest rate is between **9.45 %** and **19.34%** and is offered to customers depending on a number of elements considered in the analysis of the loan application, such as the history of the relationship with the bank, the option to domiciliate the income in a BRD current account, seniority and stability in the workplace, constant income, the existence of a credit history and the payments made for the existing loans etc.

For online loans, the interest rate is between **8.95 %** and **20.45%** and is offered to customers depending on a number of elements considered in the analysis of the loan application, such as the history of the relationship with the bank, the option to domiciliate the income in a BRD current account, the existence of a life insurance, seniority and stability in the workplace, constant income, the existence of a credit history and the payments made for the existing loans etc.

**FIXED INTEREST RATE, refinancing loans from BRD and/or other banks with tenor between 61 and 120 months**

Loan amount 2.000 lei - 130.000 lei

standard offer

13.22%

income domiciliation offer

11.90%

**FEES**
**in LEI**
**1. Loan analysis fee <sup>2</sup>**

200 LEI

**2. Monthly loan management fee**

free

**3. Early repayment fee**

- 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:**

- 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, PREMIER, PREMIER PLUS.
  - 100% for Espresso loans granted through online platform and for customers who hold, or contract the packages of products: CARD NOIR in lei or euro.