

Expresso loan

Offers available from 01.02.2025

Interest rate/Fees

INTEREST RATES

Expresso unsecured loan

granted between 6 and 60 months

Loan amount	2.000 lei - 250.000 lei
Fixed interest rate, loan granted in BRD branches	the interest rate is between 6,95 pp and 18,73 pp
Fixed interest rate, loan granted online	the interest rate is between 6,44 pp and 19,84 pp

The interest rate is offered to customers depending on a number of elements considered in the analysis of the loan application, such as the option to domiciliate the income in a BRD current account, subscription for a life insurance (for loans granted online), the history of the relationship with the bank, 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.

FEES	
1. Loan analysis fee	200 LEI free for loans granted through online platform
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

Note:

1) The penalty interest for past due loans is 2 p.p., fixed margin added to current interest.