

# Espresso loan

Interest rate/Fees

INTEREST RATE	Loan amount 75.001-130.000 lei	Loan amount 35.001-75.000 lei	Loan amount 15.001-35.000 lei	Loan amount 2.000-15.000 lei
Fixed interest rate, granted between 6 and 60 months, income domiciliation offer	7,40%	8,20%	9,52%	12,15%
Fixed interest rate, granted between 6 and 60 months, standard offer	8,22%	9,11%	10,58%	13,50%
FEES	in LEI			
<b>1. Loan analysis fee <sup>2</sup></b>	200 LEI			
<b>2. Monthly loan management fee</b>	free			
<b>3. Early repayment fee</b>				
<ul style="list-style-type: none"> <li>■ if the period between the early repayment and the agreed date of termination of the loan agreement is more than 1 year</li> </ul>	1%			
<ul style="list-style-type: none"> <li>■ if the period between the early repayment and the agreed date of termination of the loan agreement is less than 1 year</li> </ul>	0.5%			
<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>■ Unique fee for additional services provided upon the Customer's request during the loan agreement</li> </ul>	50 EUR (equivalent in loan currency)			
<ul style="list-style-type: none"> <li>■ RNPM registration fees</li> </ul>	according to the authorised agreed operator			
<b>5. Guarantees</b>				
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.