

Espresso Green loan

Interest rate/Fees

FIXED INTEREST RATE ¹

loan granted between 6 and 60 months

Loan amount 2.000 lei - 130.000 lei

The interest rate is between **5.70%** and **15.03%** 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, seniority and stability in the workplace, constant income, the existence of a credit history and the payments made for the existing loans etc.

FEES	in LEI
1. Loan analysis fee	200 LEI
2. Monthly loan management fee	free
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"> ■ Loan disbursement 	free
<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.