

# Espresso Green loan

Interest rate/Fees

**FIXED INTEREST RATE <sup>1</sup>**
**loan granted between 6 and 60 months**

Loan amount 2.000 lei - 130.000 lei

The interest rate is between **8.75%** and **15.79%** 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
<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, PREMIER, PREMIER PLUS.