

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 – <b>campaign offer</b> <i>(is addressed to clients that refinance loans from other banks and receive their income in a BRD account)</i>	<b>6,99%</b>	<b>7,99%</b>	<b>9,59%</b>	<b>12,59%</b>
Fixed interest rate – income domiciliation offer	7,40%	8,46%	10,15%	13,33%
Fixed interest rate – standard offer	8,22%	9,40%	11,28%	14,81%
FEES	in LEI			
<b>1. Loan analysis fee</b>	200 LEI			
<b>2. Loan management fee</b>	free of charge			
<b>3. Early repayment</b>				
- Fixed interest rate loans				
■ 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%			
<b>4. Other fees for the lending activity</b>				
■ Loan disbursement	free of charge			
■ Single fee for additional services provided upon the Customer's request during the loan agreement	50 EUR (echivalent in valuta creditului)			
■ RNPM registration fees	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 Electronic Archive	free of charge			

### Notes:

- 1) The penalty interest for past due loans is 2%.
- 2) The loan analysis fee is reduced with:
  - 20% for customers who hold:
    - a. A product package: CLASIC, SELECT, PREMIUM, e-CLICK, DRUM BUN, STUDENT, STUDENT PE+, SENIOR PE+
    - b. An Espresso Loan
  - 50% for customers who hold or contract the following packages: AZI PE+ GOLD, AZI PE+ PLATINUM
- 3) The income domiciliation offer is addressed to clients that receive their income in a BRD account