

Lines of credit

Rate / fee

1. Loan review ¹		Rate / fee	
■ Individual authorised overdraft	20 LEI	5 EUR / USD	
■ Platinum authorised overdraft	200 LEI	50 EUR	
■ Punct Card	20 LEI	---	
■ Platinum	200 LEI	---	
■ Authorised overdraft with amounts frozen in the account	20 LEI	5 EUR/ 5 USD	
■ Platinum authorised overdraft with amounts frozen in the account	200 LEI	50 EUR	
■ Punct Card with amounts frozen in the account	20 LEI	---	
■ Platinum with amounts frozen in the account	200 LEI	---	
2. Loan management			
■ Individual authorised overdraft	0,8 EUR (account)	0,8 EUR (account)	
■ Platinum authorised overdraft	0,8 EUR (account)	0,8 EUR (account)	
■ Punct Card	0,8 EUR (account)	---	
■ Platinum	free of charge	---	
■ Authorised overdraft with amounts frozen in the account	0,8 EUR (account)	0,8 EUR (account)	
■ Punct Card with amounts frozen in the account	0,8 EUR (account)	---	
■ Platinum with amounts frozen in the account	free of charge	---	
■ Platinum authorised overdraft with amounts frozen in the account	0,8 EUR (account)	0,8 EUR (account)	
3. Early repayment			
a. Loans with indexed interest rate (in RON or foreign currency)		free of charge	
b. Loans with fixed interest rate (in RON or foreign currency)			
■ 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			
■ Provision of the loan		free of charge	
■ Line of credit renewal			
AO) Individual authorised overdraft (including summer offer	20 LEI	5 EUR / USD	
Punct Card	free of charge	-	
Platinum	free of charge	-	
Platinum authorised overdraft (including Platinum with amounts frozen in the account)	200 LEI	50 EUR	
Authorised overdraft with amounts frozen in the account	20 LEI	5 EUR / USD	
Punct Card with amounts frozen in the account	free of charge	-	
Platinum with amounts frozen in the account	free of charge	-	
■ Line of credit increase:			
AO) Individual authorised overdraft (including summer offer	20 LEI	5 EUR / USD	
Punct Card	20 LEI	-	
Platinum	200 LEI	-	
Platinum authorised overdraft (including Platinum with amounts frozen in the account)	200 LEI	50 EUR	
Authorised overdraft with amounts frozen in the account	20 LEI	5 EUR / USD	

¹ - The file review fee is **reduced by 20%** for:

- Holders of a product package: CLASIC, SELECT, PREMIUM, e-CLICK, DRUM BUN and STUDENT
- Customers who hold or contract an Espresso loan
- Customers who hold or purchase a Punct Card credit card (exceptions: Dacia/Renault/Nissan, Prima Casa IV, Punct Card loans, Punct Card loan with amounts frozen in the account, Punct Card ReStart loan)

- No file review fee is levied in case a loan from another bank is refinanced, and the income is domiciled at BRD (exception Espresso Restart in Lei and Espresso Instant Restart in Lei loans)

Punct Card with amounts frozen in the account	20 LEI	-
Platinum with amounts frozen in the account	200 LEI	-
■ Single fee for additional services provided upon the Customer's request during the loan agreement	50 EUR (equivalent in the loan currency)	
5. Guarantees		
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	