

Loan for medical Treatments

Interest rate/Fees

| INTEREST RATE | | Lei | Euro |
|--|--|---|--------------------|
| Annual interest rate, loan granted between 6 and 120 months | | 6,50% | EURIBOR 3luni + 6% |
| FEES | | | |
| 1. Loan analysis fee³ | | 100 lei | 25 euro |
| 2. Monthly loan management fee | | 0,40% applied to loan outstanding | |
| 3. Early repayment fee * | | | |
| - loans with floating interest rate | | free | |
| - loans with fixed interest rate | | | |
| <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% | |
| * For secured loans granted starting with 30.09.2016, the early repayment is free of charge. | | | |
| 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. For floating interest rate loans, the margin is fixed during the loan tenor.
2. The penalty interest for past due loans is 2p.p., fixed margin added to current interest.
3. 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.