

Loan for studies

Interest rate/Fees

INTEREST RATE	Lei	Euro
Interest rate, loan granted between 6 and 120 months	6.50%	EURIBOR 3M + 6%
FEES		
1. Loan analysis fee ³	100 lei	25 euro
2. Monthly loan management fee	0.32% applied to loan outstanding	
3. Early repayment fee		
- loans with variable interest	free	
- loans with fixed interest		
■ 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		
■ loan disbursement	free	
■ unique fee for additional services provided upon the Customer's request during the loan agreement	50 EUR (equivalent in loan currency)	
■ 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:

- For floating interest rate loans, the margin is fixed during the loan tenor.
- The penalty interest for past due loans is 2p.p., fixed margin added to current interest.
- 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 (in case of CARD LIKE, the fee reduced is applied to consumer loans only), or who 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.