

Overdraft

Interest rate/Fees

INTEREST RATE	Lei	Euro
Individual Overdraft – annual interest rate, renewal at 60 months	IRCC + 10.60%	EURIBOR 3M + 10%
Individual Overdraft with cash collateral	IRCC + 8.60%	EURIBOR 3M + 8%
FEES		
1. Loan analysis fee ³	20 lei	5 euro
2. Monthly loan management fee	free	
3. Early repayment fee	free	
4. Other fees for the lending activity		
<ul style="list-style-type: none"> ■ Loan disbursement 	free	
<ul style="list-style-type: none"> ■ Renewal / Limit increase: 	20 lei	5 euro
<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 interest 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 (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.