

# Overdraft

## Interest rate/Fees

INTEREST RATE	Lei	Euro	Usd
Individual Overdraft – annual interest rate, renewal at 60 months	IRCC + 10,60%	EURIBOR 3luni + 10%	LIBOR 3luni + 10%
Platinum Overdraft – annual interest rate, renewal at 60 months	IRCC + 9,60%	EURIBOR 3luni + 9%	-
Individual Overdraft with cash collateral	IRCC + 8,60%	EURIBOR 3luni + 8%	LIBOR 3luni + 8%
Platinum Overdraft with cash collateral	IRCC + 9,60%	EURIBOR 3luni + 9%	-
FEES			
<b>1. Loan analysis fee <sup>3</sup></b>			
- Individual Overdraft / Overdraft with cash collateral	20 lei	5 euro	5 usd
- Platinum Overdraft / Overdraft with cash collateral	200 lei	50 euro	-
<b>2. Monthly loan management fee</b>			
- Individual Overdraft / Overdraft with cash collateral		free	
- Platinum Overdraft / Overdraft with cash collateral		free	
<b>3. Early repayment fee</b>		free	
<b>4. Other fees for the lending activity</b>			
■ Loan disbursement		free	
■ Renewal / Limit increase:			
- Individual overdraft / with cash collateral	20 lei	5 euro	5 usd
- Platinum overdraft / with cash collateral	200 lei	50 euro	-
■ 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	
<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 RNPM		free	

### Notes:

- For floating interest rate loans, the interest 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, 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.