

# Refinancing Loans

Interest  
Rates/Fees

Interest rate	LEI
<b>Expresso ReStart – unsecured refinancing loan</b>	
Loan amount	2.000 lei- 15.000 lei    15.001-35.000 lei    35.001 -130.000 lei
Fixed interest rate- for clients that aquire a credit card and receive their income in a BRD account	10.25%    9.25%    8.25%
Fixed interest rate – income domiciliation offer	10.85%    9.79%    8.74%
Fixed interest rate- standard offer	12.06%    10.88%    9.71%
<b>Expresso NonStop ReStart –secured refinancing loan</b>	
Expresso NonStop ReStart –Fixed interest rate - Lei- income domiciliation offer 6-60 months	6.5%
Expresso NonStop ReStart –Fixed interest rate - Lei- standard offer 6-60 months	7%
Expresso NonStop ReStart –variable interest rate - Lei- income domiciliation offer 6-60 months	Robor 3M+ 4%
Expresso NonStop ReStart –variable interest rate - Lei- standard offer 6-60 months	Robor 3M+ 4.5%
Expresso NonStop ReStart – variable interest rate – income domiciliation offer- 60-300 months*	Robor 3M + 4%
Expresso NonStop ReStart – variable interest rate – standard offer 60-300 months*	Robor 3M + 4.5%
<b>Overdraft ReStart – overdraft refinancing loan</b>	
Overdraft ReStart –renewal at 60 months	Robor 3M + 10%
Overdraft ReStart EUR – renewal at 60 months	Euribor 3M + 10%
Overdraft ReStart USD – renewal at 60 months	Libor 3M+ 10%
Overdraft Platinum ReStart – renewal at 60 months	Robor 3M + 9%
Overdraft Platinum ReStart EUR – renewal at 60 months	Euribor 3M + 9%
<b>Habitat ReStart- mortgage refinancing loan</b>	
Habitat Restart – Fixed interest rate for 5 years, floating after – 10-30 years – without domiciliation	First 5 years (Fixed interest rate): 6.00% After 5 years (variable): Robor 6M + 3.17%
Habitat Restart – Fixed interest rate for 5 years, floating after – 10-30 years – with domiciliation	First 5 years (Fixed interest rate): 5.70% After 5 years (variable): Robor 6M + 2.85%
Habitat Restart – Fixed interest rate – 10-30 years – without domiciliation	7.53%
Habitat Restart – Fixed interest rate – 10-30 years– with domiciliation	7.15%
Habitat Restart – Floating interest rate – 10-30 years – without domiciliation	Robor 6M + 3.17%
Habitat Restart – Floating interest rate – 10-30 years – with domiciliation	Robor 6M + 2.85%
<b>Commissions</b>	
<b>1. Loan analysis fee</b>	
Expresso ReStart	200 LEI
Expresso NonStop ReStart	500 LEI
Overdraft ReStart	20 LEI
Overdraft ReStart EUR	5 EUR
Overdraft ReStart USD	5 USD
Overdraft Platinum ReStart	200 LEI

\* Interest rate tranches available only for refinancing/ consolidating loans granted before 09.04.2012, taking into consideration the outstanding balance limit.

Overdraft Platinum ReStart EUR	50 EUR
Habitat ReStart	500 LEI
The loan analysis fee is zero if the loan refinanced is from another bank and the client has the income domiciliated in a BRD account (with the exception of Espresso ReStart)	
<b>2. Loan management fee</b>	
Espresso ReStart	free
Espresso NonStop ReStart	free
Overdraft ReStart	4.2 Lei (account management)
Overdraft Platinum ReStart	4.2 Lei (account management)
Habitat ReStart	free
<b>3. Early repayment</b>	
- Loans with floating interest rate	free
- Loans with fixed interest rate*	
■ 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%
- Loans with fixed introductory interest rate, after floating	free
* For secured loans granted starting with 30.09.2016, the early repayment is free of charge.	
<b>4. Other fees for the lending activity</b>	
■ Loan disbursement	free
■ Single fee for additional services provided upon the Customer's request during the loan agreement	50 EUR (equivalent in the loan currency)
■ AEGRM registration fees	According to the authorised agreed operator fees
■ Conditional payment order charged for refinancing exposure from other banks (except: overdrafts, credit cards)	20 LEI (equivalent in the loan currency)/ operation
■ Real estate valuation cost (including VAT):	
If the client chooses the valuator appointed by the Bank and:	
- Loan is granted	free
- Loan is not granted:	
- Apartament	370 LEI
- House	470 LEI
- Land	400 LEI
- Other type of real estate	400 – 3.000 LEI
If the valuation is made by another ANEVAR agreed valuator	According to the ANEVAR agreed valuator fees
<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 Electronic Archive	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 2%.
- 3) The file review fee is reduced by:
  - 20% for customers who:
    1. hold or contract the following package of products: CLASIC, SELECT, PREMIUM, e-CLICK, DRUM BUN, STUDENT, STUDENT PE+, SENIOR PE+
    2. Hold an Espresso loan
  - 50% for customers who hold or contract the following packages: AZI PE+ GOLD, AZI PE+ PLATINUM
- 4) For Espresso NonStop ReStart with land as a collateral, the interest rate/ margin increases with 10%.