

# Refinancing Loan Expresso 10 years

## Interest rates and fees

### INTEREST RATES

Expresso ReStart- unsecured refinancing loan, granted between 61 and 120 months	
Loan amount	2.000 lei – 130.000 lei
Fixed interest rate, standard offer	13.22%
Fixed interest rate, income domiciliation offer	11.90%

### FEES

1. Loan analysis fee	200 lei
2. Monthly loan management fee	free
3. Early repayment fee	
■ 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 euro (equivalent in the loan currency)
■ RNPM registration fees	according to the authorised agreed operator fees
■ Conditional payment order charged for refinancing exposure from other banks	20 lei (equivalent in the loan currency)/ operation
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. The penalty interest for past due loans is 2p.p., fixed margin added to current interest.

2. The loan analysis fee is reduced by:

- 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 Expresso 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.
- 100% for customers who hold, or contract the following packages of products: CARD NOIR in lei or euro.