

Refinancing Loans

Interest rates and fees

INTEREST RATES

Habitat ReStart – mortgage refinancing loan

Loan granted between 10 and 30 years, with the scope to refinance a loan from another financial institution

Floating interest	standard / income domiciliation offer	IRCC + 2.25%
Fixed interest in the first 3 years, floating after	standard / income domiciliation offer	first 3 years (fixed): 6.49% after 3 years (floating): IRCC + 2.75%
Fixed interest in the first 8 years, floating after	standard / income domiciliation offer	first 8 years (fixed): 7.99% after 8 years (floating): IRCC + 2.75%
Fixed interest	standard / income domiciliation offer	9.29%

Loan granted between 10 and 30 years, with the scope to refinance a BRD loan

Floating interest	standard	IRCC + 2.94%
	income domiciliation offer	IRCC + 2.65%
Fixed interest in the first 3 years, floating after	standard	first 3 years (fixed): 7.19% after 3 years (floating): IRCC + 3.43%
	income domiciliation offer	first 3 years (fixed): 6.83% after 3 years (floating): IRCC + 3.09%
Fixed interest in the first 8 years, floating after	standard	first 8 years (fixed): 8.77% after 8 years (floating): IRCC + 3.43%
	income domiciliation offer	first 8 years (fixed): 8.33% after 8 years (floating): IRCC + 3.09%
Fixed interest	standard	10.14%
	income domiciliation offer	9.63%

FEES

1. Loan analysis fee

Habitat ReStart	650 lei (free in case of refinancing a loan from another financial institution)
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2. Monthly loan management fee

Habitat ReStart	free
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3. Early repayment* fee

- 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 interest rate in the first years, floating after	free

* For secured loans granted starting with 30.09.2016, the early repayment is free of charge.

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
■ Real estate valuation cost:	
- if the client chooses the valuator appointed by the Bank	free
- if the valuation is made by another ANEVAR agreed valuator	according to the ANEVAR agreed valuator fees

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
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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.
- IRCC is the quarterly benchmark, applied to loans in lei, with variable interest, granted to consumers, which, starting with 2nd of May 2019, according to GEO 19/2019, replaces the ROBOR benchmark.