

Refinancing Loans

Interest rates and fees

INTEREST RATES

Expresso ReStart – refinancing loans from BRD or loans from BRD together with loans from other banks, granted between 6 and 60 months

Loan amount	2.000 lei - 130.000 lei
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The interest rate is between **9.45%** and **18.99%** and is offered to customers depending on a number of elements considered in the analysis of the loan application, such as the history of the relationship with the bank, the option to domiciliate the income in a BRD current account, seniority and stability in the workplace, constant income, the existence of a credit history and the payments made for the existing loans etc.

Expresso ReStart – refinancing loans only from other banks, granted between 6 and 60 months

Loan amount	2.000 lei - 130.000 lei
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Fixed interest rate, standard offer	10.50%
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Fixed interest rate, income domiciliation offer	9.45%
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Expresso ReStart- refinancing loans from BRD or other banks, granted between 61 and 120 months

Loan amount	2.000 lei - 130.000 lei
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Fixed interest rate, standard offer	13.22%
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Fixed interest rate, income domiciliation offer	11.90%
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Expresso NonStop ReStart – secured refinancing loan

Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – income domiciliation offer	6.50%
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Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – standard offer	7%
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Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – income domiciliation offer	IRCC + 4.60%
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Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – standard offer	IRCC + 5.10%
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Expresso NonStop ReStart, in lei, loan granted between 6 and 300* months – income domiciliation offer	IRCC + 4.60%
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Expresso NonStop ReStart, in lei, loan granted between 6 and 300* months – standard offer	IRCC + 5.10%
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* Interest rate tranches available only for refinancing/ consolidating loans granted before 09.04.2012, taking into consideration the outstanding balance limit.

Overdraft ReStart – overdraft refinancing loan

Overdraft ReStart – renewal at 60 months	IRCC + 10.60%
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Overdraft ReStart EUR – renewal at 60 months	Euribor 3M + 10%
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Habitat ReStart- mortgage refinancing loan

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

<u>Floating interest</u>	standard / income domiciliation offer	IRCC + 2.25%
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<u>Fixed interest in the first 3 years, floating after</u>	standard / income domiciliation offer	first 3 years (fixed): 6.99% after 3 years (floating): IRCC + 2.75%
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<u>Fixed interest in the first 8 years, floating after</u>	standard / income domiciliation offer	first 8 years (fixed): 8.49% after 8 years (floating): IRCC + 2.75%
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<u>Fixed interest</u>	standard / income domiciliation offer	9.79%
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Loan granted between 10 and 30 years, with the scope to refinance a BRD loan

<u>Floating interest</u>	standard	IRCC + 2.94%
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	income domiciliation offer	IRCC + 2.65%
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<u>Fixed interest in the first 3 years, floating after</u>	standard	first 3 years (fixed): 7.72% after 3 years (floating): IRCC + 3.43%
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	income domiciliation offer	first 3 years (fixed): 7.33% after 3 years (floating): IRCC + 3.09%
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<u>Fixed interest in the first 8 years, floating after</u>	standard	first 8 years (fixed): 9.29% after 8 years (floating): IRCC + 3.43%
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	income domiciliation offer	first 8 years (fixed): 8.83% after 8 years (floating): IRCC + 3.09%
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<u>Fixed interest</u>	standard	10.66%
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	income domiciliation offer	10.13%
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FEES

1. Loan analysis fee	
Expresso ReStart	200 lei
Expresso NonStop ReStart	650 lei
Overdraft ReStart *	20 lei
Overdraft ReStart EUR *	5 euro
Habitat ReStart	free
* The loan analysis fee is zero, if the loan granted is an Overdraft ReStart, in order to refinance loans from other banks.	
2. Monthly loan management fee	
Expresso ReStart	free
Expresso NonStop ReStart	free
Overdraft ReStart	free
Habitat ReStart	free
3. Early repayment* fee	
- Loans with floating interest rate	free
- Loans with fixed interest rate	
<ul style="list-style-type: none"> ■ if the period between the early repayment and the agreed date of termination of the loan agreement is more than 1 year ■ if the period between the early repayment and the agreed date of termination of the loan agreement is less than 1 year 	<p>1%</p> <p>0.5%</p>
- 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	
<ul style="list-style-type: none"> ■ Loan disbursement ■ Unique fee for additional services provided upon the Customer's request during the loan agreement ■ RNPM registration fees ■ Conditional payment order charged for refinancing exposure from other banks ■ Real estate valuation cost: <ul style="list-style-type: none"> - if the client chooses the valuator appointed by the Bank - if the valuation is made by another ANEVAR agreed valuator 	<p>free</p> <p>50 euro (equivalent in the loan currency)</p> <p>according to the authorised agreed operator fees</p> <p>20 lei (equivalent in the loan currency)/ operation</p> <p>free</p> <p>according to the ANEVAR agreed valuator fees</p>
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 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 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 loans granted through online platform.
4. For Expresso NonStop ReStart with land as a collateral, the interest rate/margin increases with 10%.
5. **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.