

Refinancing Loans

Interest rates and fees

INTEREST RATES

Expresso ReStart – unsecured refinancing loan, granted between 6 and 60 months

Loan amount	2.000 lei- 15.000 lei	15.001- 35.000 lei	35.001 - 75.000 lei	75.001 – 130.000 lei
Fixed interest rate, standard offer	12.94%	10.00%	8.56%	7.67%
Fixed interest rate, income domiciliation offer	11.65%	9.00%	7.70%	6.90%
Fixed interest rate, income domiciliation offer & Credit Card acquisition	11.45%	8.80%	7.50%	6.50%

Expresso NonStop ReStart – secured refinancing loan

Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – income domiciliation offer	6.50%
Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – standard offer	7%
Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – income domiciliation offer	IRCC + 4.60%
Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months – standard offer	IRCC + 5.10%
Expresso NonStop ReStart, in lei, loan granted between 6 and 300* months – income domiciliation offer	IRCC + 4.60%
Expresso NonStop ReStart, in lei, loan granted between 6 and 300* months – standard offer	IRCC + 5.10%

* 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%
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	IRCC + 9.60%
Overdraft Platinum ReStart EUR – renewal at 60 months	Euribor 3M + 9%

Habitat ReStart- mortgage refinancing loan

<u>Floating interest</u>	standard offer	IRCC + 3.11%
	income domiciliation offer	IRCC + 2.8%
<u>Fixed interest in the first 8 years, floating after</u>	standard offer	first 8 years (fixed interest): 5.47% after 8 years (floating interest): IRCC+ 3.33%
	income domiciliation offer	first 8 years (fixed interest): 5.20% after 8 years (floating interest): IRCC+ 3%
<u>Fixed interest in the first 15 years, floating after</u>	standard offer	first 15 years (fixed interest): 5.79% after 15 years (floating interest): IRCC+ 3.33%
	income domiciliation offer	first 15 years (fixed interest): 5.50% after 15 years (floating interest): IRCC+ 3%
<u>Fixed interest</u>	standard offer	5.89%
	income domiciliation offer	5.60%

FEES

1. Loan analysis fee	
Expresso ReStart	200 lei
Expresso NonStop ReStart	650 lei
Overdraft ReStart *	20 lei
Overdraft ReStart EUR *	5 euro
Overdraft ReStart USD *	5 usd
Overdraft Platinum ReStart *	200 lei
Overdraft Platinum ReStart EUR *	50 euro
Habitat ReStart	650 lei

* 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
Overdraft Platinum 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 	1%
<ul style="list-style-type: none"> ■ 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	
<ul style="list-style-type: none"> ■ Loan disbursement 	free
<ul style="list-style-type: none"> ■ Unique fee for additional services provided upon the Customer's request during the loan agreement 	50 euro (equivalent in the loan currency)
<ul style="list-style-type: none"> ■ RNPM registration fees 	according to the authorised agreed operator fees
<ul style="list-style-type: none"> ■ Conditional payment order charged for refinancing exposure from other banks 	20 lei (equivalent in the loan currency)/ operation
<ul style="list-style-type: none"> ■ Real estate valuation cost: <ul style="list-style-type: none"> - if the client chooses the valuator appointed by the Bank 	free
<ul style="list-style-type: none"> - 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

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 Espresso loan;
 - 50% for customers who hold, or contract the following packages of products: CARD ZI CU ZI, CARD GOLD in lei, CARD PLATINUM.
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.