

# STANDARD INTEREST AND COMMISSION GUIDE INDIVIDUAL LOANS

Offer valid from 11.12.2025

## I. CONSUMER LOANS

### 1. EXPRESSO loan without real estate collateral

#### INTEREST RATES

##### EXPRESSO LOAN

Unsecured personal loan granted at a fixed interest rate, including for refinancing other loans from BRD and/or other financial institutions

Loan term: between 6 and 60 months

Loan amount: 2,000 lei – 250,000 lei

Loan with life insurance granted in BRD Branch BRD / online / through a credit intermediary <sup>1</sup>

The interest rate ranges between **6,45 pp** and **18,87 pp**

Loan without life insurance granted in BRD Branch BRD / online / through a credit intermediary <sup>1</sup>

The interest rate ranges between **7,96 pp** and **20,54 pp**

##### EXPRESSO GREEN LOAN

Personal loan granted at a fixed interest rate for the purpose of purchasing sustainable equipment, including electric/hybrid cars with zero CO2 emissions

Loan term: between 6 and 60 months

Loan amount: 2,000 lei – 250,000 lei

Loan with life insurance, standard offer / Income domiciliation offer <sup>1</sup>

The interest rate ranges between **6,25 pp** and **16,28 pp**

Loan without life insurance, standard offer / Income domiciliation offer <sup>1</sup>

The interest rate ranges between **7,75 pp** and **17,79 pp**

<sup>1</sup> The interest rate is fixed for the entire period and is offered to customers based on a number of factors taken into account in the credit application analysis, such as the option to collect income in the BRD current account, the option to refinance loans granted by other financial institutions, taking out life insurance, history of the relationship with the bank, length of service and stability at work, consistency of income, existence of a credit history and how loans held to date have been repaid, etc.

##### EXPRESSO NON-STOP LOAN

Personal loan secured by real estate mortgage, granted at a variable interest rate, including for refinancing other loans from BRD and/or other financial institutions

Expresso NonStop ReStart, granted by BRD branches with life insurance component, for a period between 6 and 60 months

Standard offer

IRCC + 5,10 pp

Income domiciliation offer

IRCC + 4,60 pp

Expresso NonStop ReStart, granted by BRD branches with life insurance component, for a period between 6 and 300 months

Offer valid only for loans refinancing/consolidating loans granted prior to April 9, 2012, within the limit of the outstanding debt balance.

Standard offer

IRCC + 5,10 pp

Income domiciliation offer

IRCC + 4,60 pp

If the Expresso NonStop loan is secured by land, the standard interest margin is increased by 10%.

#### FEES

Loan analysis fee, EXPRESSO/EXPRESSO VERDE loan granted by BRD branches / credit intermediary	200 lei
Loan analysis fee, EXPRESSO loan, granted online	free
Loan analysis fee, EXPRESSO NON-STOP loan, granted in BRD branch	650 lei
Loan disbursement	free
Monthly loan management fee	free
Early repayment fee:	
For Expresso and Expresso Green:	
if the period between the early repayment and the agreed date of termination of the credit agreement is longer than 1 year	1%
if the period between the early repayment and the agreed date of termination of the credit agreement is less than 1 year	0,50%
For Expresso NON-STOP loan	free
Unique fee for additional services provided upon the Customer's request during the loan agreement	50 euros (equivalent in the loan currency)
Drafting of security agreements for registration in the National Registry of Movable Property (RNPM)	free
National Registry of Movable Property (RNPM) registration fee	according to the authorised agreed operator fees
Conditional payment order retained when refinancing exposure from other creditors	20 lei (equivalent in the loan currency)/ transaction
Collateral valuation cost:	
apartment	500 lei (equivalent in the loan currency)
house	600 lei (equivalent in the loan currency)
land	400 lei (equivalent in the loan currency)
other type of property	550 – 3.300 lei (equivalent in the loan currency)
future property – initial evaluation	650 lei (equivalent in the loan currency)
future property – interim evaluation	330 lei (equivalent in the loan currency)
future property – final evaluation	600 lei (equivalent in the loan currency)

**Note: If the Bank is chosen to perform the valuation, the cost of the real estate valuation will be borne entirely by the Bank (exception: "Noua Casă" loans).**

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For rechargeable Expresso NonStop credits, the interest rate applicable to the initial Expresso NonStop credit applies.

Collateral valuation cost, if the valuation is made by another ANEVAR agreed valuator

according to the ANEVAR agreed valuator fees

## 2. Loans for studies and medical treatment

### INTEREST RATES

#### Creditul 10 granted for maximum 120 luni (10 years)

Personal loan, without real estate mortgage, intended to cover current expenses related to studies: rent, computer, supplementing the amounts obtained through the scholarship.

Students enrolled in undergraduate or master's/doctoral/advanced studies at a university in Romania (accredited by the Ministry of Education and Research), or students enrolled at a university abroad, aged 41 or under at the time of applying for the loan, are eligible for the loan.

Loan amount: max. 15.000 lei

Loan with life insurance, standard offer / Income domiciliation offer	11 pp
Loan without life insurance, standard offer / Income domiciliation offer	12 pp

#### Loan for STUDIES granted for maximum 120 luni (10 years)

Personal loan, without real estate mortgage, intended to cover tuition fees

Loan period: between 12 and 120 months

Loan amount: max. 250,000 lei

<b>Loan granted in LEI – fixed interest date</b>	
Loan with life insurance, standard offer / Income domiciliation offer	11 pp
Loan without life insurance, standard offer / Income domiciliation offer	12 pp
<b>Loan granted in EUR – adjusted interest rate</b>	
Loan with life insurance, standard offer / Income domiciliation offer	EURIBOR 3M + 9 pp
Loan without life insurance, standard offer / Income domiciliation offer	EURIBOR 3M + 10 pp

#### Loan for MEDICAL TREATMENT granted for maximum 120 luni (10 years)

Personal loan, without real estate mortgage, granted for the payment of medical treatments/surgical interventions in the country and abroad (including costs related to hospitalization, investigations, travel, etc.). Loan can also be granted for the purchase of a means of transport, or for the adaptation of a home according to individual access needs, or for the financing of assistive technologies (assistive technology includes any object, piece of equipment, service, or system of products, including software, that is used to increase, maintain, replace, or improve the functional capabilities of persons with disabilities or to reduce and compensate for impairments, activity limitations, or participation restrictions) of persons with severe or profound disabilities.

Loan period: between 12 and 120 months

Loan amount: max. 250,000 lei

<b>Loan granted in LEI – Fixed interest date</b>	
Loan with life insurance, standard offer / Income domiciliation offer	11 pp
Loan without life insurance, standard offer / Income domiciliation offer	12 pp
<b>Loan granted in EUR – Adjusted interest ate</b>	
Loan with life insurance, standard offer / Income domiciliation offer	EURIBOR 3M + 9 pp
Loan without life insurance, standard offer / Income domiciliation offer	EURIBOR 3M + 10 pp

### FEES

Loan analysis fee, granted in LEI	200 lei
Loan analysis fee, granted in EUR	25 EUR
Loan disbursement	free
Monthly loan management fee	free
<b>Early repayment fee:</b>	
if the period between the early repayment and the agreed date of termination of the credit agreement is longer than 1 year	1%
if the period between the early repayment and the agreed date of termination of the credit agreement is less than 1 year	0,5%
Unique fee for additional services provided upon the Customer's request during the loan agreement	50 euros (equivalent in the loan currency)
Drafting of security agreements for registration in the National Registry of Movable Property (RNPM)	free
National Registry of Movable Property (RNPM) registration fee	according to the authorised agreed operator fees

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### II. OVERDRAFT

#### DAC (OVERDRAFT)

Overdraft, granted including for refinancing other loans of the same type

INTEREST RATES	
Loan granted in LEI, in BRD branch Adjusted interest rate, Income domiciliation offer	IRCC + 10,60 pp
Loan granted in EUR, in BRD branch Adjusted interest rate, income domiciliation offer	Euribor 3M + 10 pp

FEES	
Loan analysis fee, DAC granted in LEI	20 lei / 5 EUR
Loan analysis fee, DAC granted in EUR	5 EUR
Monthly loan management fee	free
Renewal / Limit increase fee	20 lei / 5 EUR
Loan disbursement	gratuit
Unique fee for additional services provided upon the Customer's request during the loan agreement	50 euros (equivalent in the loan currency)
Drafting agreements of security in personal and real property for authentication with the Notary Office/registration with the Land Register, or the RNPM	free
National Registry of Movable Property (RNPM) registration fee	according to the authorised agreed operator fees

### III. REAL ESTATE MORTGAGE LOANS

#### 1. HABITAT LOAN

INTEREST RATES			
Loan in LEI with adjusted interest rate throughout the entire period		Down payment < 20%	Down payment ≥ 20%
With collaterals that have the energy performance certificate class A			
New loan	Standard offer	IRCC + 2,94 pp	IRCC + 2,50 pp
	Income domiciliation offer	IRCC + 2,65 pp	IRCC + 2,25 pp
Refinance a BRD loan / from another financial institution	Standard offer	IRCC + 2,50 pp	
	Income domiciliation offer	IRCC + 2,25 pp	
At least one collateral has an energy performance certificate other than class A			
New loan	Standard offer	IRCC + 3,17 pp	IRCC + 2,72 pp
	Income domiciliation offer	IRCC + 2,85 pp	IRCC + 2,45 pp
Refinance a BRD loan / from another financial institution	Standard offer	IRCC + 2,50 pp	
	Income domiciliation offer	IRCC + 2,25 pp	
Loan in LEI with fixed interest rate throughout the entire period		Down payment < 20%	Down payment ≥ 20%
Regardless of the energy efficiency class of the collateral			
New loan	Standard offer	7,53 pp	7,32 pp
	Income domiciliation offer	7,15 pp	6,95 pp
Refinance a BRD loan / from another financial institution	Standard offer	7,32 pp	
	Income domiciliation offer	6,95 pp	

FEES	
Loan analysis fee – HABITAT loan	900 lei / 200 EUR
Loan analysis fee – NOUA CASA loan	free
Loan disbursement	free
Monthly loan management fee	free
Early repayment fee <i>applicable for loans granted after 30.09.2016</i>	free
Unique fee for additional services provided upon the Customer's request during the loan agreement	50 euros (equivalent in the loan currency)
<b>Collateral(s) evaluation cost, including VAT:</b>	
apartment	500 lei (equivalent in the loan currency)
house	600 lei (equivalent in the loan currency)
land	400 lei (equivalent in the loan currency)
other type of property	550 – 3.300 lei (equivalent in the loan currency)
future property – initial evaluation	650 lei (equivalent in the loan currency)
future property – interim evaluation	330 lei (equivalent in the loan currency)
future property – final evaluation	600 lei (equivalent in the loan currency)

**Note: If the Bank is chosen to perform the valuation, the cost of the real estate valuation will be borne entirely by the Bank (exception: "Noua Casă" loans).**

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<b>HABITAT loan in LEI with 3 years fixed interest rate, adjusted afterwards</b>		<b>Down payment &lt; 20%</b>	<b>Down payment ≥ 20%</b>
<b>With collaterals that have the energy performance certificate class A</b>			
New loan	Standard offer	First 3 years (fixed): <b>5,68 pp</b> After 3 years (adjusted): <b>IRCC + 2,77 pp</b>	First 3 years (fixed): <b>5,47 pp</b> After 3 years (adjusted): <b>IRCC + 2,54 pp</b>
	Income domiciliation offer	First 3 years (fixed): <b>5,40 pp</b> After 3 years (adjusted): <b>IRCC + 2,49 pp</b>	First 3 years (fixed): <b>5,20 pp</b> After 3 years (adjusted): <b>IRCC + 2,29 pp</b>
Refinance a loan from another financial institution	Standard offer	First 3 years (fixed): <b>5,47 pp</b> After 3 years (adjusted): <b>IRCC + 2,54 pp</b>	
	Income domiciliation offer	First 3 years (fixed): <b>5,20 pp</b> After 3 years (adjusted): <b>IRCC + 2,29 pp</b>	
Refinance a BRD loan	Standard offer	First 3 years (fixed): <b>5,68 pp</b> After 3 years (adjusted): <b>IRCC + 2,54 pp</b>	
	Income domiciliation offer	First 3 years (fixed): <b>5,40 pp</b> After 3 years (adjusted): <b>IRCC + 2,29 pp</b>	
<b>At least one collateral has an energy performance certificate other than class A</b>			
New loan	Standard offer	First 3 years (fixed): <b>5,79 pp</b> After 3 years (adjusted): <b>IRCC + 2,77 pp</b>	First 3 years (fixed): <b>5,58 pp</b> After 3 years (adjusted): <b>IRCC + 2,54 pp</b>
	Income domiciliation offer	First 3 years (fixed): <b>5,50 pp</b> After 3 years (adjusted): <b>IRCC + 2,49 pp</b>	First 3 years (fixed): <b>5,30 pp</b> After 3 years (adjusted): <b>IRCC + 2,29 pp</b>
Refinance a loan from another financial institution	Standard offer	First 3 years (fixed): <b>5,47 pp</b> After 3 years (adjusted): <b>IRCC + 2,54 pp</b>	
	Income domiciliation offer	First 3 years (fixed): <b>5,20 pp</b> After 3 years (adjusted): <b>IRCC + 2,29 pp</b>	
Refinance a BRD loan	Standard offer	First 3 years (fixed): <b>5,84 pp</b> After 3 years (adjusted): <b>IRCC + 2,54 pp</b>	
	Income domiciliation offer	First 3 years (fixed): <b>5,55 pp</b> After 3 years (adjusted): <b>IRCC + 2,29 pp</b>	

<b>HABITAT loan in EUR with adjusted interest rate throughout the entire period</b>	
<b>Regardless of the energy efficiency class of the collateral</b>	
New loan, income domiciliation offer	<b>EURIBOR 6M + 3,95 pp</b>

<b>NOUA CASA in LEI with adjusted interest rate throughout the entire period</b>	
<b>Regardless of the energy efficiency class of the collateral</b>	
New loan, standard offer/ income domiciliation offer	<b>IRCC + 2 pp</b>

<b>Collateral valuation cost</b> , if the valuation is made by another ANEVAR agreed valuator	according to the ANEVAR agreed valuator fees
<b>Drafting agreements of security in personal and real property for authentication with the Notary Office/registration with the Land Register, or the RNPM</b>	free
<b>National Registry of Movable Property (RNPM) registration fee</b>	according to the authorised agreed operator fees
<b>Conditional payment order retained when refinancing exposure from other creditors</b>	20 lei ((equivalent in the loan currency)
<b>Management fee payable to FNGCIMM for mortgage loans</b> ( <i>purchase of completed homes</i> )	0.15%/year, calculated on the value of the collateral (i.e., 50% or 60% of the loan balance, depending on the type of property financed)
<b>Unique analysis fee for obtaining the guarantee commitment from FNGCIMM</b>	0.15%, on the value of the unilateral loan promise

## STANDARD INTEREST AND COMMISSION GUIDE INDIVIDUAL LOANS

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### I. CASH COLLATERAL LOANS (from collateral deposit held at BRD)

#### INTEREST RATES

##### Temporary needs loan

Adjusted interest rate, granted in LEI standard offer / Income domiciliation offer	IRCC+ 2,6 pp
Adjusted interest rate, granted in EUR standard offer / Income domiciliation offer	EURIBOR 3M + 4,5 pp

##### Individual overdraft with cash collateral

Adjusted interest rate, granted in LEI standard offer / Income domiciliation offer	IRCC + 8,6 pp
Adjusted interest rate, granted in EUR standard offer / Income domiciliation offer	EURIBOR 3M + 8 pp

#### FEES

##### Loan analysis fee

Temporary needs loan	20 lei / 5 EUR / 5 USD
Individual overdraft	20 lei / 5 EUR / 5 USD
Platinum overdraft	200 lei / 50 EUR

##### Loan disbursement

	free
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##### Monthly loan management fee

Temporary needs loan	30 lei / 5 EUR / 5 USD
Individual overdraft	free
Platinum overdraft	free

##### Renewal / Limit increase

Individual overdraft	20 lei / 5 EUR / 5 USD
Platinum overdraft	200 lei / 50 EUR

##### Unique fee for additional services provided upon the Customer's request during the loan agreement

	50 euros (equivalent in the loan currency)
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##### Early repayment fee – loans with adjusted 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 credit agreement is less than 1 year	0,50%

##### 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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##### National Registry of Movable Property (RNPM) registration fee

	according to the authorised agreed operator fees
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##### Conditional payment order retained when refinancing exposure from other creditors

	20 lei (equivalent in the loan currency)/ transaction
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#### Note:

- In the case of variable interest rates, the margin is fixed for the entire duration of the loan.
- The penalty interest rate in case of arrears is 2 p.p., a fixed percentage added to the current interest rate.
- IRCC is the quarterly reference index applied to variable-rate loans in lei granted to consumers, which, as of May 2, 2019, according to GEO 19/2019, replaces the ROBOR index.
- The analysis fee is reduced as follows:
  - by 20% for customers who hold one of the following product packages: CLASSIC, SELECT, PREMIUM, DRUM BUN, e-CLICK, SENIOR CARD, SPRINT PE+, STUDENT, CARD LIKE - withdrawn from the Bank's offer (in the case of holding the CARD LIKE package, the discount applies only to consumer loans); or
  - 50% for customers who hold a package of products from among: CARD ZI CU ZI, CARD GOLD in lei, CARD PLATINUM, AZI PE+ GOLD, AZI PE+ PLATINUM - withdrawn from the bank's offer, PREM1ER LEI/EUR, PREM1ER PLUS LEI/EUR; or
  - 100% for customers who have one of the following packages: CARD DE ZI CU ZI SIMPLU, CARD DE ZI CU ZI PLUS, CARD DE ZI CU ZI GOLD, CARD DE ZI CU ZI PLATINUM and take out an Espresso/Espresso ReStart loan via the online platform.
- The monthly credit management fee will be calculated based on the current credit balance.
- The Habitat/Habitat ReStart loan is only granted to customers who earn their income in euros, which they receive or are due to receive in their BRD account during the loan period
- Customers who hold a Multiplan savings product can apply for an unsecured consumer loan (Multiplan) with a preferential fixed interest rate: 8pp for loans in RON and 6pp for loans in EUR. The analysis fee for the Multiplan loan is 200 LEI / EUR 50.