

Product		Currency	Interest rate type	Index value	Interest rate calculation formula	Interest rate	Penalty Interest	Monthly administration fee	File analysis fee	DAE	Amount and tenor for DAE calculation
General purpose loan	Without salary in Garanti Bank account	RON	fixed	n/a		8.64%	11.64%	20 RON	200 RON	11.71%	20,000 RON 60 months
			variable	2.63%	IRCC 3M + 7.08%	9.71%	12.71%			12.87%	
	With salary in Garanti Bank account		fixed	n/a		7.62%	10.62%			10.61%	
			variable	2.63%	IRCC 3M + 5.88%	8.51%	11.51%			11.57%	
General purpose loan with real guarantees	Without salary in Garanti Bank account	RON	variable	2.63%	IRCC 3M+ 4.47%	7.10%	10.10%	0.02%	1,000 RON	9.24%	90,000 RON 60 months
		EUR		-0.3620%	EURIBOR 6M+ 5.52%	5.1580%	8.1580%		220 EUR	6.9139%	20,000 EUR 60 luni
	With salary in Garanti Bank account	RON		2.63%	IRCC 3M+ 3.87%	6.50%	9.50%		1,000 RON	8.59%	90,000 RON 60 months
		EUR		-0.3620%	EURIBOR 6M+ 5.01%	4.6480%	7.6480%		220 EUR	6.3738%	20,000 EUR 60 months
Housing loan	Without salary in Garanti Bank account	RON	variable	2.63%	IRCC 3M+ 4.02%	6.65%	9.65%	0.02%	600 RON	7.38%	225,000 RON 360 months
		EUR		-0.3620%	EURIBOR 6M+ 5.01%	4.6480%	7.6480%		130 EUR	5.3255%	50,000 EUR 360 months
	With salary in Garanti Bank account	RON		2.63%	IRCC 3M + 3.03%	5.66%	8.66%		600 RON	6.33%	225,000 RON 360 months
		EUR		-0.3620%	EURIBOR 6M+ 4.5%	4.1380%	7.1380%		130 EUR	4.7977%	50,000 EUR 360 months
Overdraft	Standard	RON	variable	2.58%	IRCC 3M + 7.98%	10.56%	13.56%	-	-	11.25%	10,000 RON 3 months

- Index ROBOR 6M and EURIBOR 6M is updated every 1st of February and 1st of August during loan tenor. Index ROBOR 6M has the value of 3.20%.
- Index ROBOR 3M is updated every 1st of February, 1st of May, 1st of August and 1st of November during loan tenor.
- Index ROBOR 3M for loans has the value of 3.05%; Index ROBOR 3M for Overdraft has the value of 2.94% for the limits utilised before 02.05.2019.
- Index IRCC 3M is updated every 1st of January, 1st of April, 1st of July and 1st of October.
- Early repayment fee is 0 except for the periods when interest rate is fixed and for which the early repayment fee is 0.50% if remaining tenor <1 year and 1% if remaining tenor >1 year.

## \* Other costs included in DAE

AEGRM	Value	Frequency
Registration	65.70 RON	at credit approval
Renewal	23.80 RON	every 5 years
Cancellation	21.90 RON	at the end of the loan

## Evaluation report

	Value	Frequency
Flat	300 RON + TVA	once, at the request of the evaluation report
Flat in villa	350 RON +TVA	
House	400 RON + TVA	
Land	depending on its surface	

## Insurance

	Value	Frequency*
PAD	20 EUR	
Facultative	0.079%* immovable evaluation value	

\* Annually, starting with utilization date

\*The calculation of DAE in the representative example were considered, in addition to the above, the following: the exchange rate (RON / EUR) of 4,72; the property purchased and brought into the "flat" type; the transfer of the amounts in EURO for which the operational costs apply according to Standard tariffs and commissions Individuals.