

Tip credit	Moneda	Valoare credit	Cu incasarea salariului in cont Garanti BBVA	Tip rata dobanda	Valoare indice de referinta	Formula de calcul a ratei dobanzii	Rata dobanzii	Dobanda penalizatoare	Comision administrare lunara	Comision analiza dosar	DAE	Suma si perioada calcul DAE		
Credite de nevoi personale fara garantii reale imobiliare - Standard maxim 60 luni	RON	≤ 20.000	NU	fixa	n/a	n/a	8.55%	11.55%	20 RON	200 RON	11.77%	20,000 RON/60 luni		
		intre 20.001 - 40.000					8.10%	11.10%			9.83%	40,000 RON/60 luni		
		intre 40.001 - 60.000					7.80%	10.80%			9.03%	60,000 RON/60 luni		
		> 60.001					7.50%	10.50%			8.25%	115,000 RON/60 luni		
		≤ 20.000	DA	fixa	n/a	n/a	7.95%	10.95%			11.11%	20,000 RON/60 luni		
		intre 20.001 - 40.000					7.50%	10.50%			9.19%	40,000 RON/60 luni		
		intre 40.001 - 60.000					7.20%	10.20%			8.39%	60,000 RON/60 luni		
		> 60.001					6.90%	9.90%			7.61%	115,000 RON/60 luni		
	≤ 20.000	NU	variabila	1.86%	IRCC 3M + 6.00%	7.86%	10.86%	11.01%	20,000 RON/60 luni					
	intre 20.001 - 40.000					7.41%	10.41%	9.09%	40,000 RON/60 luni					
	intre 40.001 - 60.000					7.11%	10.11%	8.29%	60,000 RON/60 luni					
	> 60.001					6.81%	9.81%	7.51%	115,000 RON/60 luni					
	≤ 20.000	DA	variabila	1.86%	IRCC 3M + 5.40%	7.26%	10.26%	10.36%	20,000 RON/60 luni					
	intre 20.001 - 40.000					6.81%	9.81%	8.44%	40,000 RON/60 luni					
	intre 40.001 - 60.000					6.51%	9.51%	7.65%	60,000 RON/60 luni					
	> 60.001					6.21%	9.21%	6.88%	115,000 RON/60 luni					
Credite de nevoi personale cu garantii reale* perioada de creditare maxim 60 luni	RON	≤ 150.000	NU	variabila	1.86%	IRCC 3M + 4.50%	6.36%	9.36%	0	1,000 RON	8.57%	90,000 RON/60 luni		
		intre 150.001 - 300.000					6.06%	9.06%			7.58%	150,000 RON/60 luni		
		intre 300.001 - 500.000					5.91%	8.91%			6.93%	300,000 RON/60 luni		
		> 500.001					5.76%	8.76%			6.57%	500,000 RON/60 luni		
	EUR	n/a	DA	variabila	-0.5190%	EURIBOR 6M + 5.52%	5.001%	8.001%	0.02%	220 EUR	6.7881%	20,000 EUR/60 luni		
	RON	≤ 150.000					1.86%	IRCC 3M + 4.20%	6.06%	9.06%	0	1,000 RON	8.24%	90,000 RON/60 luni
		intre 150.001 - 300.000							5.76%	8.76%			7.26%	150,000 RON/60 luni
		intre 300.001 - 500.000							5.61%	8.61%			6.61%	300,000 RON/60 luni
> 500.001	5.46%	8.46%	6.26%	500,000 RON/60 luni										
EUR	n/a	DA	variabila	-0.5190%	EURIBOR 6M + 5.01%	4.491%	7.491%	0.02%	220 EUR	6.2482%	20,000 EUR/60 luni			
RON	≤ 250.000					1.86%	IRCC 3M + 3.00%	4.86%	7.86%	0	600 RON	5.25%	225,000 RON/360 luni	
	intre 250.001 - 500.000							4.56%	7.56%			4.92%	250,000 RON/360 luni	
	intre 500.001 - 750.000							4.41%	7.41%			4.64%	500,000 RON/360 luni	
	> 750.001	4.26%	7.26%	4.44%	750,000 RON/360 luni									
EUR	n/a	DA	variabila	-0.5190%	EURIBOR 6M + 5.01%	4.491%	7.491%	0.02%	130 EUR	5.1680%	50,000 EUR/360 luni			
RON	≤ 250.000					1.86%	IRCC 3M + 2.70%	4.56%	7.56%	0	600 RON	4.94%	225,000 RON/360 luni	
	intre 250.001 - 500.000							4.26%	7.26%			4.60%	250,000 RON/360 luni	
	intre 500.001 - 750.000							4.11%	7.11%			4.33%	500,000 RON/360 luni	
	> 750.001	3.96%	6.96%	4.54%	750,000 RON/360 luni									
EUR	n/a	DA	variabila	-0.5190%	EURIBOR 6M + 4.5%	3.981%	6.981%	0.02%	130 EUR	4.6412%	50,000 EUR/360 luni			
RON	≤ 250.000					1.86%	IRCC 3M + 2.40%	4.26%	7.26%	0	600 RON	4.63%	225,000 RON/360 luni	
	intre 250.001 - 500.000	3.96%	6.96%	4.32%	225,000 RON/360 luni									
Credit imobiliar Casa Eco*	EUR	n/a	NU	variabila	1.86%	IRCC 3M + 2.40%	4.26%	7.26%	0	600 RON	4.32%	225,000 RON/360 luni		
Descoperit de cont	RON	n/a	Standard	variabila	1.86%	IRCC 3M + 7.98%	9.84%	12.84%	-	-	10.45%	10,000 RON/3 luni		

Tip credit	Perioada	Valoare credit	Cu incasarea salariului in cont Garanti BBVA	Tip rata dobanda	Valoare indice de referinta*	Formula de calcul a ratei dobanzii	Rata dobanzii	Dobanda penalizatoare	Comision administrare lunara	Comision analiza dosar	DAE	Suma si perioada calcul DAE	
Refinantare Credit de nevoi personale** in RON	<=5 ani	≤ 20.000	NU	fixa	n/a	n/a	8.55%	11.55%	20 RON	200 RON	11.77%	20,000 RON/60 luni	
		intre 20.001 - 40.000					8.10%	11.10%			9.83%	40,000 RON/60 luni	
		intre 40.001 - 60.000					7.80%	10.80%			9.03%	60,000 RON/60 luni	
		> 60.001					7.50%	10.50%			8.25%	115,000 RON/60 luni	
		≤ 20.000		variabila	1.86%	IRCC 3M + 6.00%	7.86%	10.86%			11.11%	20,000 RON/60 luni	
		intre 20.001 - 40.000				IRCC 3M + 5.55%	7.41%	10.41%			9.19%	40,000 RON/60 luni	
		intre 40.001 - 60.000				IRCC 3M + 5.25%	7.11%	10.11%			8.39%	60,000 RON/60 luni	
		> 60.001				IRCC 3M + 4.95%	6.81%	9.81%			7.61%	115,000 RON/60 luni	
		≤ 20.000	DA	n/a	fixa	n/a	n/a	7.95%			10.95%	11.01%	20,000 RON/60 luni
		intre 20.001 - 40.000						7.50%			10.50%	9.09%	40,000 RON/60 luni
		intre 40.001 - 60.000						7.20%			10.20%	8.29%	60,000 RON/60 luni
		> 60.001						6.90%			9.90%	7.51%	115,000 RON/60 luni
		≤ 20.000			variabila	1.86%	IRCC 3M + 5.40%	7.26%			10.26%	10.36%	20,000 RON/60 luni
		intre 20.001 - 40.000					IRCC 3M + 4.95%	6.81%			9.81%	8.44%	40,000 RON/60 luni
		intre 40.001 - 60.000					IRCC 3M + 4.65%	6.51%			9.51%	7.65%	60,000 RON/60 luni
		> 60.001					IRCC 3M + 4.35%	6.21%			9.21%	6.88%	115,000 RON/60 luni
	5-7 ani**	≤ 20.000	NU	fixa	n/a	n/a	8.55%	11.55%	20 RON	0 RON	11.25%	20,000 RON/60 luni	
		intre 20.001 - 40.000					8.10%	11.10%			9.59%	40,000 RON/60 luni	
		intre 40.001 - 60.000					7.80%	10.80%			8.87%	60,000 RON/60 luni	
		> 60.001					7.50%	10.50%			8.17%	115,000 RON/60 luni	
		≤ 20.000		variabila	1.86%	IRCC 3M + 6.00%	7.86%	10.86%			10.51%	20,000 RON/60 luni	
		intre 20.001 - 40.000				IRCC 3M + 5.55%	7.41%	10.41%			8.84%	40,000 RON/60 luni	
		intre 40.001 - 60.000				IRCC 3M + 5.25%	7.11%	10.11%			8.13%	60,000 RON/60 luni	
		> 60.001				IRCC 3M + 4.95%	6.81%	9.81%			7.43%	115,000 RON/60 luni	
		≤ 20.000	DA	n/a	fixa	n/a	n/a	7.95%			10.95%	10.61%	20,000 RON/60 luni
		intre 20.001 - 40.000						7.50%			10.50%	8.94%	40,000 RON/60 luni
		intre 40.001 - 60.000						7.20%			10.20%	8.23%	60,000 RON/60 luni
		> 60.001						6.90%			9.90%	7.53%	115,000 RON/60 luni
		≤ 20.000			variabila	1.86%	IRCC 3M + 5.40%	7.26%			10.26%	9.86%	20,000 RON/60 luni
		intre 20.001 - 40.000					IRCC 3M + 4.95%	6.81%			9.81%	8.20%	40,000 RON/60 luni
		intre 40.001 - 60.000					IRCC 3M + 4.65%	6.51%			9.51%	7.49%	60,000 RON/60 luni
		> 60.001					IRCC 3M + 4.35%	6.21%			9.21%	6.80%	115,000 RON/60 luni
	7-10 ani**	≤ 20.000	NU	fixa	n/a	n/a	8.85%	11.85%	20 RON	0 RON	11.43%	20,000 RON/60 luni	
		intre 20.001 - 40.000					8.40%	11.40%			9.85%	40,000 RON/60 luni	
		intre 40.001 - 60.000					8.10%	11.10%			9.15%	60,000 RON/60 luni	
		> 60.001					7.80%	10.80%			8.47%	115,000 RON/60 luni	
		≤ 20.000		variabila	1.86%	IRCC 3M + 6.30%	8.16%	11.16%			10.69%	20,000 RON/60 luni	
		intre 20.001 - 40.000				IRCC 3M + 5.85%	7.71%	10.71%			9.11%	40,000 RON/60 luni	
		intre 40.001 - 60.000				IRCC 3M + 5.55%	7.41%	10.41%			8.42%	60,000 RON/60 luni	
		> 60.001				IRCC 3M + 5.25%	7.11%	10.11%			7.74%	115,000 RON/60 luni	
		≤ 20.000	DA	n/a	fixa	n/a	n/a	8.25%			11.25%	10.79%	20,000 RON/60 luni
		intre 20.001 - 40.000						7.80%			10.80%	9.20%	40,000 RON/60 luni
		intre 40.001 - 60.000						7.50%			10.50%	8.51%	60,000 RON/60 luni
		> 60.001						7.20%			10.20%	7.83%	115,000 RON/60 luni
		≤ 20.000			variabila	1.86%	IRCC 3M + 5.70%	7.56%			10.56%	10.05%	20,000 RON/60 luni
		intre 20.001 - 40.000					IRCC 3M + 5.25%	7.11%			10.11%	8.47%	40,000 RON/60 luni
		intre 40.001 - 60.000					IRCC 3M + 4.95%	6.81%			9.81%	7.78%	60,000 RON/60 luni
		> 60.001					IRCC 3M + 4.65%	6.51%			9.51%	7.10%	115,000 RON/60 luni

Tip credit	Perioada	Valoare credit	Cu incasarea salariului in cont Garantii BBVA	Tip rata dobanda	Valoare indice de referinta*	Formula de calcul a ratei dobanzii	Rata dobanzii	Dobanda penalizatoare	Comision administrare lunara	Comision analiza dosar	DAE	Suma si perioada calcul DAE	
Refinantare Credit de nevoi personale cu garantii reale*** in RON	<=5 ani	≤ 150.000	NU	variabila	1.86%	IRCC 3M + 4.50%	6.36%	9.36%	0	1000 RON	8.66%	90,000 RON/60 luni	
		intre 150.001 - 300.000				IRCC 3M + 4.20%	6.06%	9.06%			7.63%	150,000 RON/60 luni	
		intre 300.001 - 500.000				IRCC 3M + 4.05%	5.91%	8.91%			6.96%	300,000 RON/60 luni	
		> 500.001				IRCC 3M + 3.90%	5.76%	8.76%			6.59%	500,000 RON/60 luni	
		≤ 150.000	DA			variabila	IRCC 3M + 4.20%	6.06%			9.06%	8.33%	90,000 RON/60 luni
		intre 150.001 - 300.000					IRCC 3M + 3.90%	5.76%			8.76%	7.31%	150,000 RON/60 luni
		intre 300.001 - 500.000					IRCC 3M + 3.75%	5.61%			8.61%	6.64%	300,000 RON/60 luni
		> 500.001					IRCC 3M + 3.60%	5.46%			8.46%	6.27%	500,000 RON/60 luni
	5-10 ani***	≤ 150.000	NU	variabila	1.86%		IRCC 3M + 4.50%	6.36%	9.36%	0	0 RON	8.14%	90,000 RON/120 luni
		intre 150.001 - 300.000					IRCC 3M + 4.20%	6.06%	9.06%			7.55%	150,000 RON/120 luni
		intre 300.001 - 500.000					IRCC 3M + 4.05%	5.91%	8.91%			6.81%	300,000 RON/120 luni
		> 500.001					IRCC 3M + 3.90%	5.76%	8.76%			6.50%	500,000 RON/120 luni
		≤ 150.000	DA			variabila	IRCC 3M + 4.20%	6.06%	9.06%			7.82%	90,000 RON/120 luni
		intre 150.001 - 300.000					IRCC 3M + 3.90%	5.76%	8.76%			7.01%	150,000 RON/120 luni
		intre 300.001 - 500.000					IRCC 3M + 3.75%	5.61%	8.61%			6.49%	300,000 RON/120 luni
		> 500.001					IRCC 3M + 3.60%	5.46%	8.46%			6.18%	500,000 RON/120 luni
	10-30 ani***	≤ 150.000	NU	variabila	1.86%		IRCC 3M + 4.80%	6.66%	9.66%	0	0 RON	8.37%	90,000 RON/120 luni
		intre 150.001 - 300.000					IRCC 3M + 4.50%	6.36%	9.36%			7.60%	150,000 RON/120 luni
		intre 300.001 - 500.000					IRCC 3M + 4.35%	6.21%	9.21%			7.10%	300,000 RON/120 luni
		> 500.001					IRCC 3M + 4.20%	6.06%	9.06%			6.80%	500,000 RON/120 luni
		≤ 150.000	DA			variabila	IRCC 3M + 4.50%	6.36%	9.36%			8.05%	90,000 RON/120 luni
		intre 150.001 - 300.000					IRCC 3M + 4.20%	6.06%	9.06%			7.29%	150,000 RON/120 luni
		intre 300.001 - 500.000					IRCC 3M + 4.05%	5.91%	8.91%			6.78%	300,000 RON/120 luni
		> 500.001					IRCC 3M + 3.90%	5.76%	8.76%			6.49%	500,000 RON/120 luni

• Indicele de referinta ROBOR 6M si EURIBOR 6M se actualizeaza la fiecare 1 februarie si 1 august pe toata durata creditului. Indicele de referinta ROBOR 6M are valoarea 3.21%.

• Indicele de referinta ROBOR 3M se actualizeaza la fiecare 1 februarie, 1 mai, 1 august si 1 noiembrie pe toata durata creditului.

• Indicele de referinta ROBOR 3M pentru credite are valoarea de 4.95%; Indicele de referinta ROBOR 3M pentru Overdraft are valoarea de 4.95% pentru limitele utilizate inainte de data de 02.05.2019.

• Indicele de referinta IRCC 3M se actualizeaza la fiecare 1 ianuarie, 1 aprilie, 1 iulie si 1 octombrie.

• Comisionul de rambursare anticipata este 0, cu exceptia perioadelor cand rata dobanzii este fixa caz in care comisionul de rambursare anticipata este 0.50% daca perioada de creditare ramasa <1 an si 1% daca perioada de creditare ramasa >1 an.

* Alte costuri incluse in DAE:

RNPM	Valoare	Frecventa
Inregistrare	87.60 RON	la acordarea creditului
Modificator/Prelungire	65.70 RON	la fiecare 5 ani
Radiere	43.80 RON	la finalizarea creditului

Evaluare imobil	Valoare	Frecventa
Apartament in bloc	420 RON + TVA	o singura data, la solicitarea raportului de evaluare
Apartament in vila	550 RON +TVA	
Casa si teren aferent	550 RON + TVA	
Teren	in functie de suprafata	

Asigurare imobil	Valoare	Frecventa*
Polita PAD	20 EUR	
Polita facultativa	0.079%* val. evaluata a imobilului	

* La calculul DAE din exemplul reprezentativ, s-au avut in vedere, suplimentar celor mentionate mai sus, urmatoarele: cursul de schimb (RON/EUR) de 4.95; imobilul achizitionat si adus in garantie de tip "apartament in bloc"; transferul sumei in USD pentru care se aplica costuri operationale conform Tarife si comisioane standard Persoane Fizice.

*Indicele de referinta IRCC se actualizeaza la fiecare 1 ianuarie, 1 Aprilie, 1 Iulie si 1 octombrie

** Refinantare credit de nevoi personale fără garanții reale imobiliare pe perioada mai mare de 5 ani - se aplica pentru refinantarea creditelor contractate inainte de 08.07.2020, fara acordarea de suma suplimentara.

*** Refinantare credit de nevoi personale cu garanții reale imobiliare pe perioada mai mare de 5 ani - se aplica pentru refinantarea creditelor contractate inainte de 08.07.2020, fara acordarea de suma suplimentara.

La calculul DAE din exemplul reprezentativ pentru creditele cu garantii reale, s-au avut in vedere, suplimentar celor mentionate mai sus, urmatoarele: cursul de schimb (RON/EUR) de 4.95; imobilul adus in garantie de tip "apartament in bloc"; transferul sumei in USD pentru care se aplica costuri operationale conform Tarife si comisioane standard Persoane Fizice.