

General purpose loan **without real guarantees (RON)** - Fixed interest rate

Loan type	Credit Amount (RON)	Interest rate		File analysis fee (RON)	Monthly administration fee (RON)	****DAE		Amount and tenor for DAE calculation
		Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account			Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	
Standard & Refinancing - maximum 60 months	≤ 20.000	10.20%	9.60%	200	20	13.39%	12.73%	20,000 RON - 60 months
	between 20.001 - 40.000	10.05%	9.45%			11.87%	11.21%	40,000 RON - 60 months
	between 40.001 - 60.000	9.90%	9.30%			11.25%	10.60%	60,000 RON - 60 months
	> 60.001	9.75%	9.15%			10.66%	10.00%	115,000 RON - 60 months
*Refinancing - maximum 84 months	≤ 20.000	10.20%	9.60%	-	20	12.78%	12.13%	20,000 RON - 84 months
	between 20.001 - 40.000	8.70%	9.45%			11.57%	10.92%	40,000 RON - 84 months
	between 40.001 - 60.000	9.90%	9.30%			11.06%	10.41%	60,000 RON - 84 months
	> 60.001	9.75%	9.15%			10.56%	9.90%	115,000 RON - 84 months
*Refinancing - maximum 120 months	≤ 20.000	10.50%	9.90%	-	20	12.95%	12.31%	20,000 RON - 120 months
	between 20.001 - 40.000	9.00%	9.75%			11.85%	11.17%	40,000 RON - 120 months
	between 40.001 - 60.000	10.20%	9.60%			11.34%	10.68%	60,000 RON - 120 months
	> 60.001	10.05%	9.45%			10.86%	10.21%	115,000 RON - 120 months

General purpose loan **without real guarantees (RON)** - Variable interest rate

Loan type	Credit Amount (RON)	Fixed Margin		Interest rate (**IRCC + Fixed Margin)		File analysis fee (RON)	Monthly administration fee (RON)	****DAE		Amount and tenor for DAE calculation
		Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account			Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	
Standard & Refinancing - maximum 60 months	≤ 20.000	5.85%	5.25%	9.91%	9.31%	200	20	13.07%	12.42%	20,000 RON - 60 months
	between 20.001 - 40.000	5.70%	5.10%	9.76%	9.16%			11.55%	10.90%	40,000 RON - 60 months
	between 40.001 - 60.000	5.55%	4.95%	9.61%	9.01%			10.93%	10.28%	60,000 RON - 60 months
	> 60.001	5.40%	4.80%	9.46%	8.86%			10.34%	9.69%	115,000 RON - 60 months
*Refinancing - maximum 120 months	≤ 20.000	5.85%	5.25%	9.91%	9.31%	-	20	12.32%	11.68%	20,000 RON - 120 months
	between 20.001 - 40.000	5.70%	5.10%	9.76%	9.16%			11.18%	10.54%	40,000 RON - 120 months
	between 40.001 - 60.000	5.55%	4.95%	9.61%	9.01%			10.69%	10.05%	60,000 RON - 120 months
	> 60.001	5.40%	4.80%	9.46%	8.86%			10.22%	9.57%	115,000 RON - 120 months

*Refinancing general purpose loan without real guarantees for a period longer than 5 years - applies for refinancing loans contracted before 08.07.2020, without granting additional amount

General purpose loan **with real guarantees (RON)** - Variable interest rate

Loan type	Credit Amount (RON)	Fixed Margin		Interest rate (**IRCC + Fixed Margin)		File analysis fee (RON)	Monthly administration fee (RON)	****DAE		Amount and tenor for DAE calculation
		Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account			Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	
Standard & Refinancing - maximum 60 months	≤ 150.000	3.75%	3.45%	7.81%	7.51%	1,000	-	8.82%	8.20%	150,000 RON - 60 months
	between 150.001 - 300.000	3.60%	3.30%	7.66%	7.36%			8.52%	7.93%	300,000 RON - 60 months
	between 300.001 - 500.000	3.45%	3.15%	7.51%	7.21%			8.05%	7.73%	500,000 RON - 60 months
	> 500.001	3.30%	3.00%	7.36%	7.06%			7.87%	7.55%	750,000 RON - 60 months
*Refinancing - maximum 360 months	≤ 150.000	3.75%	3.45%	8.11%	7.81%	-	-	8.66%	8.34%	150,000 RON - 360 months
	between 150.001 - 300.000	3.60%	3.30%	7.96%	7.66%			8.44%	8.12%	300,000 RON - 360 months
	between 300.001 - 500.000	3.45%	3.15%	7.81%	7.51%			8.26%	7.93%	500,000 RON - 360 months
	> 500.001	3.30%	3.00%	7.66%	7.36%			8.08%	7.76%	750,000 RON - 360 months

GARANTI BBVA

Loans Interest Rates and Commissions - Individuals
01.10.2022

General purpose loan with real guarantees (EUR) - Variable interest rate									
Loan type	Fixed Margin		Interest rate (***EURIBOR 6M + Fixed Margin)		File analysis fee (EUR)	Monthly administration fee	****DAE		Amount and tenor for DAE calculation
	Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account			Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	
Standard & Refinancing - maximum 60 months	4.05%	3.75%	4.710%	4.410%	220	-	5.5877%	5.2729%	50,000 EUR - 60 months

*Refinancing general purpose loan with real guarantees for a period longer than 5 years - applies for refinancing loans contracted before 08.07.2020, without granting additional amount

Housing loan (RON) - Variable intrest rate										
Loan type	Credit Amount (RON)	Fixed Margin		Interest rate (**IRCC + Fixed Margin)		File analysis fee (RON)	Monthly administration fee	****DAE		Amount and tenor for DAE calculation
		Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account			Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	
Housing loan	≤ 250.000	3.00%	2.70%	7.06%	6.76%	600	-	7.49%	7.17%	250,000 RON - 360 months
	between 250.001 - 500.000	2.85%	2.55%	6.91%	6.61%			7.29%	6.97%	500,000 RON - 360 months
	between 500.001 - 750.000	2.70%	2.40%	6.76%	6.46%			7.12%	6.80%	750,000 RON - 360 months
	> 750.001	2.55%	2.25%	6.61%	6.31%			6.96%	6.64%	1,000,000 RON - 360 months
Housing loan "Eco Home"		2.55%	2.25%	6.61%	6.31%	600	-	6.97%	6.66%	500,000 RON - 360 months
Refinancing	≤ 250.000	2.55%		6.61%		-	-	7.01%		250,000 RON - 360 months
	between 250.001 - 500.000	2.40%		6.46%				6.82%		500,000 RON - 360 months
	between 500.001 - 750.000	2.25%		6.31%				6.65%		750,000 RON - 360 months
	> 750.001	2.10%		6.16%				6.48%		1,000,000 RON - 360 months

Housing loan (EUR) - Variable interest rate									
Loan type	Fixed Margin		Interest rate (**EURIBOR 6M + Fixed Margin)		File analysis fee (EUR)	Monthly administration fee	****DAE		Amount and tenor for DAE calculation
	Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account			Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	
Housing loan	3.30%	3.00%	3.960%	3.660%	130	-	4.2945%	3.9859%	60,000 EUR - 360 months
Refinancing	2.85%		3.510%		-	-	3.7231%		100,000 EUR - 360 months

Overdraft (RON) - Variable interest rate									
Loan type	Fixed Margin		Interest rate (**IRCC + Fixed Margin)		File analysis fee	Monthly administration fee	****DAE		Amount and tenor for DAE calculation
	Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account			Without Salary transfer in Garanti BBVA account	With Salary transfer in Garanti BBVA account	
Overdraft	7.98%		12.03%		-	-	12.68%		10,000 RON - 3 months

Additional Information:

The IRCC Reference Index for **Credit is **4.06%**. It is updated every January 1st, April 1st, July 1st and October 1st for the entire duration of the loan.

The IRCC Reference Index for **Overdraft is **4.05%**. It is updated every January 1st, April 1st, July 1st and October 1st for the entire duration of the loan.

***The EURIBOR 6M Reference Index is **0.66%**. It is updated every February 1st and August 1st for the entire duration of the loan

**** Other costs included in DAE:

Evaluation Report	Value	Frequency
Apartment in bloc	420 RON + TVA	once, at the request of the evaluation report
Apartment in vila	550 RON +TVA	
Casa si teren aferent	550 RON + TVA	
Teren	Depending on its surface	

Insurance Immovable	Value	Frequency
PAD Insurance	20 EUR	annually, starting with utilization date
Facultative Insurance	0.079%* immovable evaluation value	

RNPM	Value	Frequency
Registration	87.60 RON	at credit approval
Renewal	65.70 RON	every 5 years
Cancellation	43.80 RON	at the end of the loan

****In DAE calculating, the following were taken into account, in addition to those mentioned above: the exchange rate (RON / EUR) of 4.95; the building purchased and brought as a "block of flats" type guarantee;

· Penalty interest is calculated on the basis of a fixed percentage of 3% which is added to the Current Interest Rate

· The early repayment fee is 0, except for periods when the interest rate is fixed - in which case the early repayment fee is 0.50% if the remaining credit period is <1 year and 1% if the remaining credit period is> 1 year.

Benchmark values for outstanding loans:

· Reference Index **ROBOR 6M** has the value of **8.08%**. It is updated every February 1st and August 1st for the entire duration of the loan.

· Reference Index **EURIBOR 3M** has the value of **0.267%**. It is updated every February 1, May 1, August 1 and November 1 throughout the credit.

· Reference Index **ROBOR 3M** for **Credite** has the value of **7.97%**. It is updated every February 1, May 1, August 1 and November 1 throughout the credit.

· Reference Index **ROBOR 3M** for **Descoperit de cont** has the value of **7.86%**. It is updated every February 1, May 1, August 1 and November 1 throughout the credit.