

Loans Interest Rates and Commissions - Individuals

01/08/2025



I. General purpose loan WITHOUT Real guarantees

RON Loans <=250.000 RON								
Interest Rate	Loan type	Salary transfer in Garanti BBVA account	Interest rate	File analysis fee (RON)	Monthly administration fee (RON)	DAE**	Amount for DAE calculation (RON)	Tenor for DAE calculation (months)
Fixed	Standard & Refinancing - maximum 60 months	NO	13.50%	400	45	16.84%	50,000	60
		YES	8.97%			11.83%		120
	*Refinancing - maximum 120 months	NO	13.50%	-		16.12%		
		YES	8.97%			11.20%		
Variable	Standard & Refinancing - maximum 60 months	NO	11.76% = IRCC + 6.21%	400	45	14.89%	50,000	60
		YES	9.75% = IRCC + 4.20%			12.68%		120
	*Refinancing - maximum 120 months	NO	11.76% = IRCC + 6.21%	-		14.20%		
		YES	9.75% = IRCC + 4.20%			12.03%		

*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.

RON Loans >250.000 RON - 500.000 RON								
Interest Rate	Loan type	Salary transfer in Garanti BBVA account	Interest rate	File analysis fee (RON)	Monthly administration fee (RON)	DAE**	Amount for DAE calculation (RON)	Tenor for DAE calculation (months)
Fixed	Standard & Refinancing - maximum 60 months	YES	9.99%	400	45	10.86%	300,000	60
	*Refinancing - maximum 120 months	YES	9.99%	-		10.76%		120

II. General purpose loan WITH Real Guarantees

RON Loans WITH life insurance								
Interest Rate	Loan type	Salary transfer in Garanti BBVA account	Interest rate	File analysis fee (RON)	Monthly administration fee (RON)	DAE**	Amount for DAE calculation (RON)	Tenor for DAE calculation (months)
Variable	Standard	NO	8.85% = IRCC + 3.30%	1,000	75	10.38%	350,000	60
		YES	8.25% = IRCC + 2.70%			9.73%		
	Refinancing - maximum 60 months	NO	8.85% = IRCC + 3.30%			10.40%		
		YES	8.25% = IRCC + 2.70%			9.75%		
	*Refinancing - maximum 360 months	NO	8.85% = IRCC + 3.30%	-		9.87%		360
		YES	8.25% = IRCC + 2.70%			9.23%		
Fixed interest-3Y, then Variable***	Standard	NO	8.22%	1,000	75	9.65%	350,000	60
		YES	7.20%			8.62%		
	Refinancing - maximum 60 months	NO	8.22%			9.67%		
		YES	7.20%			8.65%		
	*Refinancing - maximum 360 months	NO	7.74%	-		9.40%		360
		YES	6.72%			8.64%		

***The campaign is valid from May 6, 2025, to July 30,2025

*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.

RON Loans WITHOUT life insurance								
Interest Rate	Loan type	Salary transfer in Garanti BBVA account	Interest rate	File analysis fee (RON)	Monthly administration fee (RON)	DAE**	Amount for DAE calculation (RON)	Tenor for DAE calculation (months)
Variable	Standard	NO	8.70% = IRCC + 3.15%	1,000	75	10.07%	350,000	60
	Refinancing - maximum 60 months	YES	8.10% = IRCC + 2.55%			9.42%		
		NO	8.70% = IRCC + 3.15%			10.09%		
		YES	8.10% = IRCC + 2.55%			9.44%		
		*Refinancing - maximum 360 months	NO	8.70% = IRCC + 3.15%		9.58%		
	YES		8.10% = IRCC + 2.55%	8.94%		360		
Fixed interest-3Y, then Variable***	Standard	NO	8.07%	1,000	75	9.49%	350,000	60
	Refinancing - maximum 60 months	YES	7.05%			8.46%		
		NO	8.07%			9.51%		
		YES	7.05%			8.49%		
		*Refinancing - maximum 360 months	NO	7.59%		9.24%		
	YES		6.57%	8.49%		360		

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*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.

EUR Loans_WITH life insurance									
Interest Rate	Loan type	Salary transfer in Garanti BBVA account	Interest rate	File analysis fee (EUR)	Monthly administration fee (EUR)	DAE**	Amount for DAE calculation (EUR)	Tenor for DAE calculation (months)	
Variable	Standard	NO	6.435% = EURIBOR 6 luni + 4.35%	220	15	7.732%	70,000	60	
		YES	5.985% = EURIBOR 6 luni + 3.90%			7.254%			
	Refinancing - maximum 60 months	NO	6.435% = EURIBOR 6 luni + 4.35%			7.732%			
		YES	5.985% = EURIBOR 6 luni + 3.90%			7.254%			
	*Refinancing - maximum 360 months	NO	6.435% = EURIBOR 6 luni + 4.35%	-		7.208%		360	
		YES	5.985% = EURIBOR 6 luni + 3.90%			6.739%			
Fixed interest-3Y, then Variable***	Standard	NO	5.85%	220	15	7.205%	70,000	60	
		YES	5.40%			6.730%			
	Refinancing - maximum 60 months	NO	5.85%			7.205%			
		YES	5.40%			6.730%			
	*Refinancing - maximum 360 months	NO	5.85%	-		7.047%		360	
		YES	5.40%			6.730%			

months	YES	5.40%	-	6.582%	500
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*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.

EUR Loans_WITHOUT life insurance								
Interest Rate	Loan type	Salary transfer in Garanti BBVA account	Interest rate	File analysis fee (EUR)	Monthly administration fee (EUR)	DAE**	Amount for DAE calculation (EUR)	Tenor for DAE calculation (months)
Variable	Standard	NO	6.285% = EURIBOR 6 luni + 4.20%	220	15	7.572%	70,000	60
	Refinancing - maximum 60 months	YES	5.835% = EURIBOR 6 luni + 3.75%			7.095%		
		NO	6.285% = EURIBOR 6 luni + 4.20%			7.572%		
		YES	5.835% = EURIBOR 6 luni + 3.75%			7.095%		
		*Refinancing - maximum 360 months	NO	6.285% = EURIBOR 6 luni + 4.20%		7.051%		360
	YES	5.835% = EURIBOR 6 luni + 3.75%	6.583%					
Fixed interest- 3Y, then Variable	Standard	NO	5.70%	220	15	7.047%	70,000	60
	Refinancing - maximum 60 months	YES	5.25%			6.572%		
		NO	5.70%			7.047%		
		YES	5.25%			6.572%		
		*Refinancing - maximum 360 months	NO	5.70%		6.906%		360
	YES	5.25%	6.433%					

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*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.

III. AUTO Loan

RON Loans								
Interest Rate	Loan type	Salary transfer in Garanti BBVA account	Interest rate	File analysis fee (RON)	Monthly administration fee (RON)	DAE**	Amount for DAE calculation (RON)	Tenor for DAE calculation (months)
Fixed	Standard	N/A	11.40%	500	50	14.85%	50,000	60

IV. Housing Loan

RON Loans_WITH life insurance								
Interest Rate	Loan type	Salary transfer in Garanti BBVA account	Interest rate	File analysis fee (RON)	Monthly administration fee (RON)	DAE**	Amount for DAE calculation (RON)	Tenor for DAE calculation (months)
Variable	Housing loan	NO	8.55% = IRCC + 3.00%	750	75	9.39%	400,000	360
		YES	7.95% = IRCC + 2.40%			8.75%		
	Housing loan "Eco Home"	NO	8.55% = IRCC + 3.00%			9.39%		
		YES	7.80% = IRCC + 2.25%			8.59%		
	Refinancing	NO	8.55% = IRCC + 3.00%	-		9.37%		
		YES	7.80% = IRCC + 2.25%			8.57%		
Fixed interest- 3Y, then Variable*	Housing loan	NO	7.11%	750	75	8.95%	400,000	360
		YES	5.97%			8.17%		
	Housing loan "Eco Home"	NO	7.11%			8.95%		
		YES	5.61%			7.95%		
	Refinancing	NO	7.11%	-		8.93%		
		YES	5.61%			7.94%		
Fixed interest 5Y, then Variable*	Housing loan	NO	7.32%	750	75	8.82%	400,000	360
		YES	6.18%			7.96%		
	Housing loan "Eco Home"	NO	7.32%			8.82%		
		YES	5.82%			7.72%		
	Refinancing	NO	7.32%	-		8.80%		
		YES	5.82%			7.70%		

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RON Loans WITHOUT life insurance								
Interest Rate	Loan type	Salary transfer in Garanti BBVA account	Interest rate	File analysis fee (RON)	Monthly administration fee (RON)	DAE**	Amount for DAE calculation (RON)	Tenor for DAE calculation (months)
Variable	Housing loan	NO	8.55% = IRCC + 3.00%	750	75	9.39%	400,000	360
		YES	7.95% = IRCC + 2.40%			8.75%		
	Housing loan "Eco Home"	NO	8.55% = IRCC + 3.00%			9.39%		
		YES	7.80% = IRCC + 2.25%			8.59%		
	Refinancing	NO	8.55% = IRCC + 3.00%	-		9.37%		
		YES	7.80% = IRCC + 2.25%			8.57%		
Fixed interest- 3Y, then Variable*	Housing loan	NO	6.99%	750	75	8.91%	400,000	360
		YES	5.85%			8.13%		
	Housing loan "Eco Home"	NO	6.99%			8.91%		
		YES	5.49%			7.92%		
	Refinancing	NO	6.99%	-		8.90%		
		YES	5.49%			7.90%		
Fixed interest 5Y, then Variable*	Housing loan	NO	7.20%	750	75	8.76%	400,000	360
		YES	6.06%			7.91%		
	Housing loan "Eco Home"	NO	7.20%			8.76%		
		YES	5.70%			7.67%		
	Refinancing	NO	7.20%	-		8.75%		
		YES	5.70%			7.65%		

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EUR Loans WITH life insurance									
Interest Rate	Loan type	Salary transfer in Garanti BBVA account	Interest rate	File analysis fee (EUR)	Monthly administration fee (EUR)	DAE**	Amount for DAE calculation (EUR)	Tenor for DAE calculation (months)	
Variable	Housing loan	NO	6.285% = EURIBOR 6 luni + 4.20%	150	15	7.039%	80,000	360	
		YES	5.835% = EURIBOR 6 luni + 3.75%			6.570%			
	Housing loan "Eco Home"	NO	6.285% = EURIBOR 6 luni + 4.20%			7.039%			
		YES	5.685% = EURIBOR 6 luni + 3.60%			6.415%			
	Refinancing	NO	6.285% = EURIBOR 6 luni + 4.20%	-		6.997%			
		YES	5.685% = EURIBOR 6 luni + 3.60%			6.373%			
Fixed interest-3Y, then Variable*	Housing loan	NO	5.52%	150	15	6.831%	80,000	360	
		YES	5.07%			6.368%			
	Housing loan "Eco Home"	NO	5.52%			6.831%			
		YES	4.77%			6.175%			
	Refinancing	NO	5.52%	-		6.789%			
		YES	4.77%			6.134%			
Fixed interest 5Y, then Variable*	Housing loan	NO	5.97%	150	15	6.906%	80,000	360	
		YES	5.52%			6.440%			
	Housing loan "Eco Home"	NO	5.97%			6.906%			
		YES	5.22%			6.225%			
	Refinancing	NO	5.97%	-		6.864%			
		YES	5.22%			6.184%			

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EUR Loans WITHOUT life insurance									
Interest Rate	Loan type	Salary transfer in Garanti BBVA account	Interest rate	File analysis fee (EUR)	Monthly administration fee (EUR)	DAE**	Amount for DAE calculation (EUR)	Tenor for DAE calculation (months)	
Variable	Housing loan	NO	6.285% = EURIBOR 6 luni + 4.20%	150	15	7.039%	80,000	360	
		YES	5.835% = EURIBOR 6 luni + 3.75%			6.570%			
	Housing loan "Eco Home"	NO	6.285% = EURIBOR 6 luni + 4.20%			7.039%			
		YES	5.685% = EURIBOR 6 luni + 3.60%			6.415%			
	Refinancing	NO	6.285% = EURIBOR 6 luni + 4.20%	-		6.997%			
		YES	5.685% = EURIBOR 6 luni + 3.60%			6.373%			
Fixed interest-3Y, then Variable*	Housing loan	NO	5.40%	150	15	6.831%	80,000	360	
		YES	4.95%			6.368%			
	Housing loan "Eco Home"	NO	5.40%			6.831%			
		YES	4.65%			6.175%			
	Refinancing	NO	5.40%	-		6.789%			
		YES	4.65%			6.134%			
Fixed interest 5Y, then Variable*	Housing loan	NO	5.85%	150	15	6.906%	80,000	360	
		YES	5.40%			6.440%			
	Housing loan "Eco Home"	NO	5.85%			6.906%			
		YES	5.10%			6.225%			
	Refinancing	NO	5.85%	-		6.864%			
		YES	5.10%			6.184%			

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V. Overdraft (RON)

Interest Rate	Loan type	Salary transfer in Garanti BBVA account	Interest rate	File analysis fee (RON)	Monthly administration fee (RON)	DAE**	Amount for DAE calculation (RON)	Tenor for DAE calculation (months)
Variable	Overdraft	YES/NO	13.44% = IRCC + 7.98%	-	-	14.63%	10,000	3

** Other costs included in DAE:

Evaluation Report	Value(RON)	Frequency
Apartment in a building	600 + TVA	once, at the request of the evaluation report
Apartment in a villa/House and land package	800 +TVA	
Land	800 + TVA(Depending on its surface)	
Commercial space	1000 + TVA(Depending on its surface)	

Insurance Immovable	Value(RON)	Frequency
PAD Insurance	130 RON	annually, starting with utilization date
Facultative Insurance	0.079%* immovable evaluation value	

RNPM	Value(RON)	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

Additional Information:

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 for the general purpose loan without real .

Benchmark values

The **IRCC** Reference Index for **Credit** is **5.55%**. 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 **5.46%**. 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 **2.085%**. It is updated every February 1st and August 1st for the entire duration of the loan.

Benchmark values for outstanding loans

Reference Index **ROBOR 6M** has the value of **6.79%**. It is updated every February 1st and August 1st for the entire duration of the loan.
Reference Index **ROBOR 3M** for **Credite** has the value of **6.65%**. 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 **6.54%**. It is updated every February 1, May 1, August 1 and November 1 throughout the credit.
Reference Index **EURIBOR 3M** has the value of **2.017%**. It is updated every February 1, May 1, August 1 and November 1 throughout the credit.
Reference Index **CHF 6M** has the value of **0.169%**. It is updated every February 1, May 1, August 1 and November 1 throughout the credit.
Reference Index **USD 6M** has the value of **4.19138%**. It is updated every February 1, May 1, August 1 and November 1 throughout the credit.