# Loans Interest Rates and Commissions - Individuals 01/08/2025



### I. General purpose Ioan 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)
	Standard & Refinancing -	NO	13.50%	400		16.84%		60
Fixed	maximum 60 months	YES	8.97%	400	45	11.83%	F0 000	60
Fixed	*Refinancing - maximum 120	NO	13.50%		45	16.12%	50,000	120
	months	YES	8.97%	_		11.20%	(RON) 50,000	120
	Standard & Refinancing -	NO	11.76% = IRCC + 6.21%	400		14.89%		60
Variable	maximum 60 months	YES	9.75% = IRCC + 4.20%	400	45	12.68%	50,000	60
variable	*Refinancing - maximum 120	NO	11.76% = IRCC + 6.21%	1	45	14.20%	30,000	120
	months	YES	9.75% = IRCC + 4.20%	_		12.03%		120

<sup>\*</sup>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 >250.00	0 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 m	Standard & Refinancing - maximum 60 months	YES	9.99%	400	45	10.86%	300,000	60
	*Refinancing - maximum 120 months	YES	9.99%	-	45	10.76%	300,000	120

### II. General purpose Ioan WITH Real Guarantees

	RON Loans_WITH life ins	surance						
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)
	Standard	NO	8.85% = IRCC + 3.30%			10.38%		
	Staridard	YES	8.25% = IRCC + 2.70%			9.73%		
Variable I	Refinancing - maximum 60	NO	8.85% = IRCC + 3.30%	1,000		10.40%		000
	months	YES	8.25% = IRCC + 2.70%		75	9.75%	350,000	
	*Refinancing - maximum 360	NO	8.85% = IRCC + 3.30%			9.87%	Ī	360
	months	YES	8.25% = IRCC + 2.70%	_		9.23%		300
	Standard	NO	8.22%			9.65%		
	Staridard	YES	7.20%			8.62%		
Fixed interest-	Refinancing - maximum 60	NO	8.22%	1,000		9.67%		60
3Y, then Variable***	Refinancing - maximum 60 months	YES	7.20%		75	8.65%	350,000	
	*Refinancing - maximum 360	NO	7.74%			9.40%	1	360
	months	YES	6.72%	-		8.64%	Ī	360

<sup>\*\*\*</sup>The campaign is valid from May 6, 2025, to July 30,2025

<sup>\*</sup>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)
	Standard	NO	8.70% = IRCC + 3.15%			10.07%		
	Standard	YES	8.10% = IRCC + 2.55%	1,000		9.42%	350,000	60
variable m *F	Refinancing - maximum 60	NO	8.70% = IRCC + 3.15%	1,000	75	10.09%		00
	months	YES	8.10% = IRCC + 2.55%		73	9.44%	330,000	
	*Refinancing - maximum 360	NO	8.70% = IRCC + 3.15%			9.58%		360
	months	YES	8.10% = IRCC + 2.55%	_		8.94%		300
	Standard	NO	8.07%			9.49%		
Fixed interest-	Staridard	YES	7.05%	1,000		8.46%	350,000	60
3Y. then	Refinancing - maximum 60	NO	8.07%	1,000	75	9.51%	350,000	00
Variable***	months	YES	7.05%		75	8.49%	330,000	
v ai iable	*Refinancing - maximum 360	NO	7.59%	-		9.24%		360
	months	YES	6.57%			8.49%		300

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	EUR Loans_WITH life ins	surance						
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)
	Standard	NO	6.435% = EURIBOR 6 luni + 4.35%			7.732%		
	Standard	YES	5.985% = EURIBOR 6 luni + 3.90%	220		7.254%	1	60
Variable	Refinancing - maximum 60	NO	6.435% = EURIBOR 6 luni + 4.35%		15	7.732%	70,000	
	months	YES	5.985% = EURIBOR 6 luni + 3.90%			7.254%	.,	
	*Refinancing - maximum 360	NO	6.435% = EURIBOR 6 luni + 4.35%			7.208%		360
	months	YES	5.985% = EURIBOR 6 luni + 3.90%	1 -		6.739%		360
	Standard	NO	5.85%			7.205%		
Fixed interest- 3Y, then Wariable***		YES	5.40%	220		6.730%		60
	Refinancing - maximum 60	NO	5.85%		15	7.205%	70,000	60
	months	YES	5.40%		15	6.730%	70,000	
	*Refinancing - maximum 360	NO	5.85%			7.047%		360

months	VEC	5.40%	-	C E020/	300
months	TEO	3.40%		0.582%	

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	EUR Loans_WITHOUT life	nsurance						
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)
	Standard	NO	6.285% = EURIBOR 6 luni + 4.20%			7.572%		
	Staridard	YES	5.835% = EURIBOR 6 luni + 3.75%	000		7.095%		00
	Refinancing - maximum 60	NO	6.285% = EURIBOR 6 luni + 4.20%	220		7.572%		60
Variable	months	YES	5.835% = EURIBOR 6 luni + 3.75%		15	7.095%	70,000	
	*Refinancing - maximum 360	NO	6.285% = EURIBOR 6 luni + 4.20%			7.051%		360
	months	YES	5.835% = EURIBOR 6 luni + 3.75%	T - 1		6.583%		300
	Standard	NO	5.70%			7.047%		
		YES	5.25%	220		6.572%		60
Fixed interest-	Refinancing - maximum 60	NO	5.70%	220		7.047%		60
3Y, then	months	YES	5.25%		15	6.572%	70,000	
Variable	*Refinancing - maximum 360 months	NO	5.70%			6.906%		360
		YES	5.25%	_		6.433%		360

<sup>\*\*\*</sup>The campaign is valid from May 6, 2025, to July 30,2025

#### 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 in	nsurance						
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)
	Housing loan	NO	8.55% = IRCC + 3.00%			9.39%		
	l lousing loan	YES	7.95% = IRCC + 2.40%	750		8.75%		
Variable	Housing loan "Eco Home"	NO	8.55% = IRCC + 3.00%	730	75	9.39%	400,000	360
Variable	Tiousing loan Eco home	YES	7.80% = IRCC + 2.25%		75	8.59%	400,000	360
	Refinancing	NO	8.55% = IRCC + 3.00%	_		9.37%		
	Reilianding	YES	7.80% = IRCC + 2.25%	-		8.57%		
	Housing loan	NO	7.11%			8.95%	400,000	
Flored Interest	•	YES	5.97%	750		8.17%		
Fixed interest- 3Y, then	Housing loan "Eco Home"	NO	7.11%	750	75	8.95%	400,000	360
Variable*	Housing loan Eco Home	YES	5.61%		75	7.95%	400,000	360
Variable	Refinancing	NO	7.11%	_		8.93%		
	Remanding	YES	5.61%	_		7.94%		
	Hausing Joan	NO	7.32%			8.82%		
	Housing loan	YES	6.18%	750		7.96%	400,000	
Fixed interest 5Y, then		NO	7.32%	750	75	8.82%	400,000	360
Variable*	Housing loan "Eco Home"	YES	5.82%		/5	7.72%	400,000	360
variable	Refinancing	NO	7.32%			8.80%	1	
	Remanding	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)
	Housing loan	NO	8.55% = IRCC + 3.00%			9.39%		
	l lousing loan	YES	7.95% = IRCC + 2.40%	750		8.75%		
Variable	Housing loan "Eco Home"	NO	8.55% = IRCC + 3.00%	750	75	9.39%	400,000	360
variable	Housing loan Eco Home	YES	7.80% = IRCC + 2.25%		75	8.59%	400,000	300
	Refinancing	NO	8.55% = IRCC + 3.00%			9.37%		
	Reillanding	YES	7.80% = IRCC + 2.25%	-		8.57%		
	Hausing laan	NO	6.99%			8.91%		
Flored Interest	Housing loan	YES	5.85%	750		8.13%	1	
Fixed interest- 3Y, then	Housing loan "Eco Home"	NO	6.99%	750	75	8.91%	400,000	360
Variable*	Housing loan Eco Home	YES	5.49%		75	7.92%	400,000	360
Variable	Refinancing	NO	6.99%			8.90%		
	Reillanding	YES	5.49%	-		7.90%		
	Housing loan	NO	7.20%			8.76%		
	Housing loan	YES	6.06%	750		7.91%		
Fixed interest	Hausian Jaan "Fas Hame"	NO	7.20%	750	75	8.76%	400,000	360
5Y, then Variable*	Housing loan "Eco Home"	YES	5.70%		/5	7.67%	400,000	360
variable"	Refinancing	NO	7.20%			8.75%	1	
	Remanding	YES	5.70%	-		7.65%	1	

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	EUR Loans_WITH life in	surance						
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)
	Housing loan	NO	6.285% = EURIBOR 6 luni + 4.20%			7.039%		
	Tiousing loan	YES	5.835% = EURIBOR 6 luni + 3.75%	150		6.570%		
Variable	Housing Ioan "Eco Home"	NO	6.285% = EURIBOR 6 luni + 4.20%	150	15	7.039%	90,000	360
Variable	Housing loan Eco Home	YES	5.685% = EURIBOR 6 luni + 3.60%		15	6.415%	80,000	300
	Refinancing	NO	6.285% = EURIBOR 6 luni + 4.20%	_		6.997%		
	Remaining	YES	5.685% = EURIBOR 6 luni + 3.60%	_		6.373%		
	Heusing Joan	NO	5.52%			6.831%		
	Housing loan	YES	5.07%	450		6.368%		
Fixed interest- 3Y, then	Housing loan "Eco Home"	NO	5.52%	150	15	6.831%	80,000	360
Variable*	riousing loan Eco Home	YES	4.77%		13	6.175%	00,000	300
Variable	Refinancing	NO	5.52%	_		6.789%		
	Reillanding	YES	4.77%			6.134%		
	Housing loan	NO	5.97%			6.906%	DAE calculation (months)	
	*	YES	5.52%	150		6.440%		
Fixed interest - 5Y, then	Housing Ioan "Eco Home"	NO	5.97%	150	15	6.906%	80,000	360
Variable*	l lousing loan Eco Home	YES	5.22%	1:	"	6.225%	30,000	500
variable	Refinancing	NO	5.97%			6.864%	1	360
	Remaining	YES	5.22%	7		6.184%	1	

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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)
	Housing loan	NO	6.285% = EURIBOR 6 luni + 4.20%			7.039%		
	riousing loan	YES	5.835% = EURIBOR 6 luni + 3.75%	150		6.570%		
Variable	Housing loan "Eco Home"	NO	6.285% = EURIBOR 6 luni + 4.20%	130	15	7.039%	80,000	360
Variable	Tiousing loan Eco Home	YES	5.685% = EURIBOR 6 luni + 3.60%		13	6.415%	80,000	300
	Refinancing	NO	6.285% = EURIBOR 6 luni + 4.20%	_		6.997%		
	remanding	YES	5.685% = EURIBOR 6 luni + 3.60%	_		6.373%		
	Housing loan	NO	5.40%			6.831%		
	•	YES	4.95%	150		6.368%		
Fixed interest- 3Y, then	Housing loan "Eco Home"	NO	5.40%	150	15	6.831%	80,000	260
Variable*	Housing loan Eco Home	YES	4.65%		15	6.175%	80,000	360
Variable	Refinancing	NO	5.40%	_		6.789%		
	Remanding	YES	4.65%			6.134%		
	Housing loop	NO	5.85%			6.906%		
<b>.</b>	Housing loan	YES	5.40%	150		6.440%	80,000	
Fixed interest 5Y, then	Housing loan "Eco Home"	NO	5.85%	150	15	6.906%	90,000	
Variable*	Housing loan Eco Home	YES	5.10%		15	6.225%	60,000	360
variable	Refinancing	NO	5.85%			6.864%		
	Tremanong	YES	5.10%	_		6.184%		

<sup>\*\*\*</sup>The campaign is valid from May 6, 2025, to July 30,2025

# 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		
Apartment in a villa/House and land package	800 +TVA	once, at the request of the evaluation	
Land	800 + TVA(Depending on its surface)	report	
Commercial space	1000 + TVA(Depending on its surface)		

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

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 .

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 Ioan. 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.