

# "Noua Casa" loan

## Interest Rate/Fees

Interest rate	LEI
Floating interest – loan granted between 10 and 30 years – standard offer	IRCC + 2%
Fees	LEI
<b>1. Loan analysis fee</b>	free
<b>2. Loan montly management fee</b>	free
<b>3. Early repayment fee</b>	free
<b>4. Other fees for the lending activity</b>	
■ loan disbursement	free
■ single fee for additional services provided upon the Customer's request during the loan agreement	50 euro (equivalent in loan currency)
■ mangement fee due to FNGCIMM for Mortgage Loan (aquisition)	0.15%/ year, at guarantee value (50% or 60% from loan outstanding, depending on the property type)
■ analysis fee due to FNGCIMM for Guarantee Promise	0.15%, at the value of the unilateral lending promise
■ RNPM registration fees	according to the authorised agreed operator fees
■ evaluation cost:	
- apartment	500 lei
- house	600 lei
- land	440 lei
- other type of property	550 – 3.300 lei
<b>5. Guarantees</b>	
■ drafting agreements of security in personal and real property for authentication with the Notary Office/registration with the Land Register, or the RNPM	free

### Notes:

1. **IRCC** is the quarterly benchmark, applied to loans in lei, with variable interest, granted to consumers, which, starting with 2<sup>nd</sup> of May 2019, according to GEO 19/2019, replaces the ROBOR benchmark.
2. The annual interest is formed from IRCC benchmark + margin. The margin is fixed during the loan tenor.
3. The penalty interest for past due loans is 2p.p., fixed margin added to current interest.