

# Creditul 10

## Interest rate/Fees

INTEREST RATE		Loan granted in LEI
Fixed interest rate, loan granted between 12 and 120 months		7%
FEES		
1.	<b>Loan analysis fee</b>	100 lei
2.	<b>Monthly loan management fee</b>	0.32% applied to loan outstanding
3.	<b>Early repayment fee</b>	
	<ul style="list-style-type: none"> <li>■ if the period between the early repayment and the agreed date of termination of the loan agreement is more than 1 year</li> </ul>	1%
	<ul style="list-style-type: none"> <li>■ if the period between the early repayment and the agreed date of termination of the loan agreement is less than 1 year</li> </ul>	0,5%
4.	<b>Other fees for the lending activity</b>	
	<ul style="list-style-type: none"> <li>■ Unique fee for additional services provided upon the Customer's request during the loan agreement</li> </ul>	50 EUR (equivalent in loan currency)
	<ul style="list-style-type: none"> <li>■ RNPM registration fees</li> </ul>	according to the authorised agreed operator
5.	<b>Garantii</b>	
	<ul style="list-style-type: none"> <li>■ Drafting agreements of security in personal and real property for authentication with the Notary Office/registration with the Land Register, or the RNPM</li> </ul>	free

Nota:

1. The penalty interest for past due loans is 2p.p., fixed margin added to current interest