

Habitat Loan

Interest Rate/Fees

INTEREST RATES			
Habitat Real estate/ mortgage loan (granted between 10 and 30 years)		Down payment < 20%	Down payment ≥ 20%
with collaterals that have the energy performance certificate class A			
<u>Floating interest</u>	standard offer	IRCC + 2.94%	IRCC + 2.50%
	income domiciliation offer	IRCC + 2.65%	IRCC + 2.25%
<u>Fixed interest in the first 3 years, floating after</u>	standard offer	first 3 years (fixed): 5.74% after 3 years (floating): IRCC + 2.77%	first 3 years (fixed): 5.53% after 3 years (floating): IRCC + 2.54%
	income domiciliation offer	first 3 years (fixed): 5.45% after 3 years (floating): IRCC + 2.49%	first 3 years (fixed): 5.25% after 3 years (floating): IRCC + 2.29%
<u>Fixed interest</u>	standard offer	7.32%	7.11%
	income domiciliation offer	6.95%	6.75%
with collaterals that do not have the energy performance certificate class A			
<u>Floating interest</u>	standard offer	IRCC + 3,17%	IRCC + 2,72%
	income domiciliation offer	IRCC + 2,85%	IRCC + 2,45%
<u>Fixed interest in the first 3 years, floating after</u>	standard offer	first 3 years (fixed): 5.95% after 3 years (floating): IRCC + 2.77%	first 3 years (fixed): 5.74% after 3 years (floating): IRCC + 2.54%
	income domiciliation offer	first 3 years (fixed): 5.65% after 3 years (floating): IRCC + 2.49%	first 3 years (fixed): 5.45% after 3 years (floating): IRCC + 2.29%
<u>Fixed interest</u>	standard offer	7.53%	7.32%
	income domiciliation offer	7.15%	6.95%
Fees			
1. Loan analysis fee		650 lei	
2. Monthly loan management fee		free	
3. Early repayment fee		free	
4. Other fees for the lending activity			
■ Loan disbursement		free	
■ unique fee for additional services provided upon the Customer's request during the loan agreement		50 EUR (equivalent in the loan currency)	
■ RNPM registration fees		according to the authorised agreed operator fees	
■ Evaluation cost:			
- if the client chooses the valuator appointed by the Bank		free	
- if the valuation is made by another ANEVAR agreed valuator		according to the ANEVAR agreed valuator fees	
5. Guarantees			
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:

- For floating interest rate loans, the interest margin is fixed during the loan tenor.
- The penalty interest for past due loans is 2p.p., fixed margin added to current interest.
- IRCC** is the quarterly benchmark, applied to loans in lei, with variable interest, granted to customers, which, starting with 2nd of May 2019, according to GEO 19/2019, replaces the ROBOR benchmark.