

Refinancing Loans

Interest rates and fees

INTEREST RATES

Habitat ReStart - mortgage loan granted between 10 and 30 years	Loan with the scope to refinance a loan from another financial institution	Loan with the scope to refinance a BRD loan
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Fixed interest in the first 3 years, floating after

with collaterals that have the energy performance certificate class A/B

standard offer	first 3 years (fixed): 5,00% after 3 years (floating): IRCC + 2,29%	first 3 years (fixed): 5,37% after 3 years (floating): IRCC + 2,77%
income domiciliation offer		primii 3 ani (fixă): 5,10% after 3 years (floating): IRCC + 2,49%

with collaterals that are do not have the energy performance certificate class A/B

standard offer	first 3 years (fixed): 5,00% after 3 years (floating): IRCC + 2,29%	first 3 years (fixed): 5,58% after 3 years (floating): IRCC + 2,77%
income domiciliation offer		first 3 years (fixed): 5,30% after 3 years (floating): IRCC + 2,49%

Floating interest

with collaterals that have the energy performance certificate class A

standard offer	IRCC + 2,25%	IRCC + 2,94%
income domiciliation offer		IRCC + 2,65%

with collaterals that are do not have the energy performance certificate class A

standard offer	IRCC + 2,45%	IRCC + 3,17%
income domiciliation offer		IRCC + 2,85%

Fixed interest

with collaterals that have the energy performance certificate class A

standard offer	7,99%	8,62%
income domiciliation offer		8,19%

with collaterals that are do not have the energy performance certificate class A

standard offer	8,19%	8,83%
income domiciliation offer		8,39%

FEES

1. Loan analysis fee	
Habitat ReStart	650 lei (free in case of refinancing a loan from another financial institution)
2. Monthly loan management fee	
Habitat ReStart	free
3. Early repayment* fee	
- Loans with floating interest rate	free
- Loans with fixed interest rate	
<ul style="list-style-type: none"> ■ if the period between the early repayment and the agreed date of termination of the loan agreement is more than 1 year 	1%
<ul style="list-style-type: none"> ■ if the period between the early repayment and the agreed date of termination of the loan agreement is less than 1 year 	0.5%
- Loans with fixed interest rate in the first years, floating after	free
* For secured loans granted starting with 30.09.2016, the early repayment is free of charge.	
4. Other fees for the lending activity	
<ul style="list-style-type: none"> ■ Loan disbursement 	free
<ul style="list-style-type: none"> ■ Unique fee for additional services provided upon the Customer's request during the loan agreement 	50 euro (equivalent in the loan currency)
<ul style="list-style-type: none"> ■ RNPM registration fees 	according to the authorised agreed operator fees
<ul style="list-style-type: none"> ■ Conditional payment order charged for refinancing exposure from other banks 	20 lei (equivalent in the loan currency)/ operation
<ul style="list-style-type: none"> ■ Real estate valuation cost: <ul style="list-style-type: none"> - if the client chooses the valuator appointed by the Bank - if the valuation is made by another ANEVAR agreed valuator 	free 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:

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