

INTEREST RATES

Expresso ReStart granted between 6 and 60 months

refinancing loans from BRD or loans from BRD or other banks or together with loans from other banks, granted between 6 and 60 months

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|--|--------------------------------|
| Loan amount | 2.000 lei - 250.000 lei |
| The interest rate is between 6,40% and 17,48% and is offered to customers depending on a number of elements considered in the analysis of the loan application, such as the history of the relationship with the bank, the option to domiciliate the income in a BRD current account, seniority and stability in the workplace, constant income, the existence of a credit history and the payments made for the existing loans etc. | |

For online loans, the interest rate is between **5,90%** and **18,59%** and is offered to customers depending on a number of elements considered in the analysis of the loan application, such as the history of the relationship with the bank, the option to domiciliate the income in a BRD current account, the existence of a life insurance, seniority and stability in the workplace, constant income, the existence of a credit history and the payments made for the existing loans etc.

Expresso ReStart granted between 61 and 120 months

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|---|--------------------------------|
| Loan amount | 2.000 lei - 250.000 lei |
| Fixed interest rate, standard offer | 13,22% |
| Fixed interest rate, income domiciliation offer | 11,90% |

Expresso NonStop ReStart – secured refinancing loan

refinancing loans from BRD or loans from BRD or other banks or together with loans from other banks, granted between 6 and 300 months

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|--|----------------------------|--------------|
| Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months | income domiciliation offer | 6,50% |
| | standard offer | 7,00% |
| Expresso NonStop ReStart, in lei, loan granted between 6 and 60 months | income domiciliation offer | IRCC + 4,60% |
| | standard offer | IRCC + 5,10% |
| Expresso NonStop ReStart, in lei, loan granted between 6 and 300* months | income domiciliation offer | IRCC + 4,60% |
| | standard offer | IRCC + 5,10% |

* Interest rate tranches available only for refinancing/ consolidating loans granted before 09.04.2012, taking into consideration the outstanding balance limit.

Overdraft ReStart – overdraft refinancing loan

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|--|------------------|
| Overdraft ReStart – renewal at 60 months | IRCC + 10,60% |
| Overdraft ReStart EUR – renewal at 60 months | Euribor 3M + 10% |

Habitat ReStart - mortgage refinancing loan

Loan granted between 10 and 30 years, with the scope to refinance a loan from another financial institution

| | 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

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|----------------------------|--|--|
| 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 | | first 3 years (fixed): 5,10% after 3 years (floating): IRCC + 2,49% |

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

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|----------------------------|--|--|
| 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 + 2,94% |
| income domiciliation offer | IRCC + 2,25% | IRCC + 2,65% |

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

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

Fixed interest

with collaterals that have the energy performance certificate class A

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

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

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

FEES
1. Loan analysis fee

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| Expresso ReStart | 200 lei (free for loans granted through online platform) |
| Expresso NonStop ReStart | 650 lei |
| Overdraft ReStart * | 20 lei |
| Overdraft ReStart EUR * | 5 euro |
| Habitat ReStart | 650 lei (free in case of refinancing a loan from another financial institution) |

* The loan analysis fee is zero, if the loan granted is an Overdraft ReStart, in order to refinance loans from other banks.

2. Monthly loan management fee

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|--------------------------|------|
| Expresso ReStart | free |
| Expresso NonStop ReStart | free |
| Overdraft ReStart | free |
| 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 ■ if the period between the early repayment and the agreed date of termination of the loan agreement is less than 1 year | 1% 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

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| <ul style="list-style-type: none"> ■ Loan disbursement ■ Unique fee for additional services provided upon the Customer's request during the loan agreement ■ RNPM registration fees ■ Conditional payment order charged for refinancing exposure from other banks ■ 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 50 euro (equivalent in the loan currency) according to the authorised agreed operator fees 20 lei (equivalent in the loan currency)/ operation free according to the ANEVAR agreed valuator fees |
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5. Guarantees

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| Drafting agreements of security in personal and real property for authentication with the Notary Office/registration with the Land Register, or the RNPM | free |
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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. For Espresso NonStop ReStart with land as a collateral, the interest rate/margin increases with 10%.
4. **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.