

Personal Loan ONLINE
Informative calculation

- **VARIABLE interest rate***

- **With income transfer**

Informative calculation based on the total income per application, calculated according to the bank's internal rules, for a loan amount of RON 10,000 for a period of 5 years, no analysis fee:

Total income per application (RON)	Variable interest	Annual effective interest	Monthly installment (RON - repayment method through equal monthly installment)	Total cost of the loan (RON)	Paid amount (RON)
<2.500	10.76%	11.31%	216	2,974	12,974
[2.500 – 5.000)	9.76%	10.21%	211	2,677	12,677
>= 5.000	8.46%	8.80%	205	2,298	12,298

- **Without income transfer**

Informative calculation based on the total income per application, calculated according to the bank's internal rules, for a loan amount of RON 10,000 for a period of 5 years, no analysis fee (with Credit package / modular structure package with Credit option):

Total income per application (RON)	Variable interest	Annual effective interest	Monthly installment (RON - repayment method through equal monthly installment)	Total cost of the loan (RON)	Paid amount (RON)
<2.500	12.76%	13.53%	226	3,578	13,578
[2.500 – 5.000)	11.76%	12.42%	221	3,274	13,274
>= 5.000	10.46%	10.98%	215	2,884	12,884

Note:

*The variable interest rate is made up of the consumer credit reference index (IRCC) + fixed margin. The value of the consumer credit reference index (IRCC) valid between 01.07.2019 and 30.09.2019 is 2.63%.