

1. PERSONAL LOANS WITH FIXED INTEREST RATE or VARIABLE INTEREST RATE

Interest rate type	Loan destination	Ccy	Income transfer option	Interest Rate formula	Interest rate (per year) ¹		Bank's fixed margin		Benchmark index	APR ²	
					from	up to	from	up to		from	up to
Fixed interest rate	Refinancing loans from other banks	lei	Income transfer	-	6.75%	17.99%	-	-	-	7.12%	21.77%
		lei	No income transfer	-	7.75%	18.99%	-	-	-	8.19%	22.97%
	Personal needs	lei	Income transfer	-	7.75%	18.99%	-	-	-	8.19%	22.97%
		lei	No income transfer	-	8.75%	19.99%	-	-	-	9.27%	24.19%
Variable interest rate ³	Refinancing loans from other banks	lei	Income transfer	benchmark index (IRCC)+fixed margin	8.49%	19.49%	4.09%	13.59%	5.90%	8.99%	23.58%
		lei	No income transfer	benchmark index (IRCC)+fixed margin	9.49%	20.49%	5.09%	14.59%	5.90%	10.08%	24.80%
	Personal needs	lei	Income transfer	benchmark index (IRCC)+fixed margin	9.49%	20.49%	5.09%	14.59%	5.90%	10.08%	24.80%
		lei	No income transfer	benchmark index (IRCC)+fixed margin	10.49%	21.49%	6.09%	15.59%	5.90%	11.17%	26.03%

File analysis commission	• 200 lei, if the loan has been approved
Monthly loan administration commission	• 0 lei
Monthly current account administration commission	• 5 lei
Early reimbursement commission	<ul style="list-style-type: none"> Loans with variable interest rate: 0 Loans with fixed interest rate: <ul style="list-style-type: none"> 0.5% applicable to loan balance when the remaining repayment period of the loan is less than one year; 1% applicable to loan balance when the remaining repayment period of the loan is higher than one year.
Commission for services provided at the client's request, related to the credit	• 100 lei <i>(It does not apply to changing the maturity date, requests for credit restructuring and the issuance of a document required for early repayment of the loan by refinancing)</i>

- The interest rate is customized for each customer depending on the loan amount, the option to collect income through OTP Bank, refinancing loans from other banks, factors associated with the ability to repay the loan such as the credit history of the applicant and other elements used in the analysis of the credit application.
- The values of the Annual Effective Interest Rate (APR) presented are calculated for loans in the amount of 125000 lei and respectively 10000 lei.
- The value of the variable interest rate is related to the evolution of the IRCC reference index, which is part of it, according to the calculation formula presented in the table.

"**IRCC**" = The Reference Index for Consumer Loans, regulated by GEO no. 19/2019. This index is calculated by the NBR at the end of each quarter, as an arithmetic average of the daily interest rates determined for the previous quarter, to be applied for the following quarter. The evolution of the index can be followed on www.bnro.ro.

The value of the IRCC benchmark index for the period 01.04.2024 - 30.06.2024 is 5.9%.

Along with the credit facility, you can also choose to conclude a life and unemployment insurance (PPI) offered by Groupama, in the following variants:

- Life and Unemployment Insurance (PPI) with single premium: 0.07% * no. of months on which the loan is granted; applied to the amount of credit granted.
- Life and Unemployment Insurance (PPI) with monthly premium: 0.10% per month; applied to the amount of credit granted.



Representative calculation examples for personal loans with fixed interest and personal loans with variable interest:

Personal Loan	With income collection through OTP and refinancing from other banks	With income collection through OTP without refinancing from other banks	With income collection through OTP and refinancing from other banks	With income collection through OTP without refinancing from other banks
Loan amount	125 000 lei	125 000 lei	125 000 lei	125 000 lei
Credit duration / Number of installments	60 months / installments	60 months / installments	60 months / installments	60 months / installments
Interest rate	6.75%	7.75%	8.49%	9.49%
Interest rate type	Fixed	Fixed	Variable IRCC+fix margin 2.59% per year	Variable IRCC+fix margin 3.59% per year
Loan analysis commission	200 lei	200 lei	200 lei	200 lei
Monthly current account administration commission	5 lei	5 lei	5 lei	5 lei
Monthly installment	2 460 lei	2 520 lei	2 564 lei	2 625 lei
The total cost of the loan	23 126 lei	26 677 lei	29 338 lei	32 977 lei
Total payment amount	148 126 lei	151 677 lei	154 338 lei	157 977 lei
APR	7.12%	8.19%	8.99%	10.08%

Loans with variable interest have the interest rate calculated based on the IRCC reference bank index. The value of the index that is published by the related regulatory organization (NBR) may fluctuate, and thus your monthly rates will increase or decrease.

At the same time, fluctuations in own revenues can affect the ability to pay.



2. PERSONAL LOAN ONLINE

Interest rate type	Loan destination	Currency	Income transfer option	Interest rate (per year)	APR ¹
Fixed interest rate	Personal needs	lei	Income transfer	9.99%	10.46%
		lei	No income transfer	10.99%	11.56%

File analysis commission	• 0 lei
Monthly loan administration commission	• 0 lei
Commission for opening and monthly administration of a current account	• 0 lei
Early reimbursement commission	• 0.5% applicable to loan balance when the remaining repayment period of the loan is less than one year; • 1% applicable to loan balance when the remaining repayment period of the loan is higher than one year.
Commission for services provided at the client's request, related to the credit	• 100 lei <i>(It does not apply to changing the maturity date, requests for credit restructuring and the issuance of a document required for early repayment of the loan by refinancing)</i>

1 - The values of the Annual Effective Interest Rate (APR) presented are calculated for loans in the amount of 10000 lei.

Representative calculation example for the Personal loan ONLINE:

Personal loan ONLINE	With income transfer option
Loan amount	10 000 lei
Credit duration / Number of installments	60 months / installments
Interest rate	9.99%
Interest rate type	Fixed
Loan analysis commission	0 lei
Monthly installment	212 lei
The total cost of the loan	2 745 lei
Total payment amount	12 745 lei
APR	10.46%