

LOANS

## Personal Loan with ONLINE pre-approval

PERSONAL LOAN WITH ONLINE PRE-APPROVAL WITH INCOME TRANSFER \*\*

Currency	Consumer credit reference index (IRCC)	Interest rate	Interest's formula	Annual effective interest
LEI	2.41%	starting with 8.76% up to 11.61%	IRCC + fixed margin starting with 6.35% up to 9.20%	starting with 9.12% up to 12.25%*

PERSONAL LOAN WITH ONLINE PRE-APPROVAL WITHOUT INCOME TRANSFER

Currency	Consumer credit reference index (IRCC)	Interest rate	Interest's formula	Annual effective interest
LEI	2.41%	starting with 10.76% up to 13.61%	IRCC+ fixed margin starting with 8.35% up to 11.20%	starting with 11.31% up to 14.49%*

## Personal Loan with ONLINE pre-approval

The interest rate is set according to each customer profile and credit history. Any credit application for this offer will be analyzed according to the bank's internal policy and legal provisions in force, based on the documentation submitted and on the interest rate level applicable to the client's profile. In the level of the interest rate applicable to the client's profile may occur changes, both downwards and upwards

\* Calculated for the maximum term

\*\* For the personal loan with monthly salary transfer, you receive a reduction of 200 bps from the standard interest margin if you receive every month the income in the current account opened by the Bank. If you don't fulfill this condition, the interest rate margin returns to the standard value, according to the signed contract

In case of personal loans with variable interest, the interest rate is related to the evolution of the consumer credit reference index (IRCC), governed by OUG no. 19/2019. The index is calculated at the end of each quarter, as the arithmetic average of the daily interest rates determined for the previous quarter, to be applied for the next quarter. The evolution of this index can be tracked, for example, on the [www.bnro.ro](http://www.bnro.ro) website. The value of the consumer credit reference index (IRCC) valid between 01.07.2020 and 30.09.2020 is 2.41%.