

Personal Loan with ONLINE pre-approval 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 lei	11,61%	12,25%	220 lei	3.229 lei	13.229 lei
[2.500 – 5.000) lei	10,16%	10,65%	213 lei	2.796 lei	12.796 lei
>= 5.000 lei	8,76%	9,12%	206 lei	2.385 lei	12.385 lei

- **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/Lezero package):

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 lei	13,61%	14,49%	231 lei	3.840 lei	13.840 lei
[2.500 – 5.000) lei	12,16%	12,86%	223 lei	3.395 lei	13.395 lei
>= 5.000 lei	10,76%	11,31%	216 lei	2.974 lei	12.974 lei

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 01.07.2020 and 30.09.2020 is 2.41%.