

## Mortgage loan for aquisition

**MORTGAGE LOAN STANDARD WITH VARIABLE INTEREST**

Currency	Consumer credit reference index (IRCC)	Loan amount (lei)	Interest rate	Interest's formula	Analysis fee	Annual effective interest
RON	2.41%	>300.000	5.8%	IRCC + fixed margin 3.39%	800 RON	6.00%
RON	2.41%	> 200.000	6.2%	IRCC + fixed margin 3.79%	800 RON	6.45%
RON	2.41%	<=200.000	6.5%	IRCC + fixed margin 4.09%	800 RON	6.82%

**MORTGAGE LOAN INCOME WITH VARIABLE INTEREST**

Currency	Consumer credit reference index (IRCC)	Loan amount (lei)	Interest rate	Interest's formula	Analysis fee	Annual effective interest
RON	2.41%	>300.000	5.2%	IRCC + fixed margin 2.79%	400 RON	5.36%
RON	2.41%	> 200.000	5.6%	IRCC + fixed margin 3.19%	400 RON	5.80%
RON	2.41%	<=200.000	5.9%	IRCC + fixed margin 3,49%	400 RON	6.15%

**MORTGAGE LOAN STANDARD WITH FIXED INTEREST IN THE FIRST 5 YEARS THEN VARIABLE**

Currency	Consumer credit reference index (IRCC)	Loan amount (lei)	Interest rate	Interest's formula	Analysis fee	Annual effective interest
RON	2.41%	>300.000	6.35%	Fixed in the first 5 years, then variable (IRCC+3.94%)	800 RON	6.58%
RON	2.41%	> 200.000	6.75%	Fixed in the first 5 years, then variable (IRCC+4.34%)	800 RON	7.04%
RON	2.41%	<=200.000	7.05%	Fixed in the first 5 years, then variable (IRCC+4.64%)	800 RON	7.40%

#### MORTGAGE LOAN INCOME WITH FIXED INTEREST IN THE FIRST 5 YEARS THEN VARIABLE

Currency	Consumer credit reference index (IRCC)	Loan amount (lei)	Interest rate	Interest's formula	Analysis fee	Annual effective interest
RON	2.41%	> 300.000	5.75%	Fixed in the first 5 years, then variable (IRCC+3.34%)	400 RON	5,94%
RON	2.41%	> 200.000	6.15%	Fixed in the first 5 years, then variable (IRCC+3.74%)	400 RON	6.38%
RON	2.41%	<=200.000	6.45%	Fixed in the first 5 years, then variable (IRCC+4.04%)	400 RON	6.73%

#### MORTGAGE LOAN FIRST HOUSE\*\*

Currency	Consumer credit reference index (IRCC)	Interest rate	Interest's formula	Annual effective interest
RON	2.41%	4.41%	IRCC + 2%	4.50%

\* The interest rate level is set based on the Bank's commercial offer, being offered discounts to the maximum interest rate percent, according to the options expressed by the client regarding:

- income transferred monthly in the OBR current account;
- loan amount granted;

Any credit application for this offer will be analyzed according to the legal provisions in force, based on the documentation submitted and information presented by client.

\*\*The client pays an annual management fee to FNGCIMM in the amount of 0.40% applied proportionally to the guarantee percentage on the guarantee balance approved by FNGCIMM.

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%.