

COMMISSIONS & INTEREST RATES FOR LOANS FOR PRIVATE INDIVIDUALS



Document valid from: **01.10.2024**

INTRODUCTION: *This document refers to fees and commissions for private individuals' customers.*

The costs of other entities like cost of Post Office, telex messages, phone calls, correspondent bank fees and of clearing and settlement houses are not included and will be charged at their real rate. Taxes for a certain transaction will be charged separately, in the same way.

Fees are payable in the currency of the transaction or equivalent Lei, as applicable, with the provisions of Regulation 4/2005 on the exchange regime with subsequent amendments. UniCredit Bank reserves the right to change at any times the fees and commission, considering his policy and exchange rates fluctuation.

CREDIT PRODUCTS – INTEREST RATES, FEES AND CALCULATION EXAMPLES

LOAN TYPE IN LEI	MORTGAGE/HOUSING LOAN, FOR THE PURCHASE OF A HOUSE/ REFINANCING, INCLUDING GREEN MORTGAGE LOAN ¹ , <i>with different fixed/variable interest rates depending on the fulfillment or non-fulfillment of certain conditions</i>			MORTGAGE/HOUSING LOAN FOR THE PURCHASE OF A HOUSE/ REFINANCING, INCLUDING GREEN ¹ MORTGAGE LOAN, <i>with different fixed/variable interest rates depending on the fulfillment or non-fulfillment of certain conditions</i>		HOUSING LOAN FOR REFURBISHMENT/ RENOVATION/ IMPROVEMENT OF HOUSING ENERGY PERFORMANCE	MORTGAGE LOAN NEW HOME
INTEREST RATES	Standard interest rate - including Green	Discounted interest rate ² - excluding Green	Discounted interest rate ² for Green	Standard interest rate including Green ¹	Discounted interest rate ² including Green ¹		

Fixed Annual Interest Rate for the first 3 years / 5 years	n/ a	n/ a	n/ a	6,50% (first 3 years) 7,50% (first 5 years)	5,29% ¹ 5,39% (first 3 years) 5,90% (first 5 years)	n/ a	n/ a
Variable Annual Interest Rate = IRCC + fixed margin	IRCC+3,10%	IRCC+2,70%	IRCC+2,10%	IRCC+2,50% (from 4 th year) IRCC+2,60% (from 6 th year)	IRCC+2,30% ¹ /2,40% (from 4 th year) IRCC+2,40% (from 6 th year)	IRCC+4%	IRCC+2%
Penalty interest rate= annual interest rate+fixed percentage	Annual interest rate + 3 pp						Annual interest rate + 12 pp
Penalty interest rate for special cases	Annual interest rate + 2pp (Special cases: unemployment, sick leave, divorce, dead, salary decreased by at least 15%)						

REPRESENTATIVE EXAMPLES ARE CALCULATED ASSUMING THAT ALL OBLIGATION WILL BE RESPECTED AND IRCC IS NOT CHANGING

Loan amount, tenor	LOAN AMOUNT OF 300.000 LEI, GRANTED FOR A 25 YEAR PERIOD, 300 INSTALLMENTS, ASSUMING THAT THE INTEREST FROM THE RESPECTIVE COLUMN IS APPLIED THROUGHOUT THE DURATION OF THE LOAN					300.000 Lei, 15 years, 180 installments	230.000 Lei, 25 year, 300 installments
Costs							
Fixed Annual Interest Rate for the first 3 years/ 5 years	n/ a	n/ a	n/ a	6,50% (first 3 years) 7,50% (first 5 years)	5,29% ¹ 5,39% (first 3 years) 5,90% (first 5 years)	n/ a	n/ a
Variable Annual Interest Rate (5.99 until 31.12.2024)	9,09%	8,69%	8,09%	8,49% (from 4 th year) 8,59% (from 6 th year)	8,29% ¹ 8,39% (from 4 th year) 8,39% (from 6 th year)	9,99%	7,99%
Monthly administration fee - FNGCIMM ³	n/ a					n/ a	0,0151%/ monthly, balance ³
Analysis fee	900 Lei					1500 Lei	0
Appraisal cost for mortgage	450 Lei (according to the market information obtained by the bank)						
RNPM registration cost	87,60 Lei						
Life insurance ⁴	0,0259%/month applied to the monthly balance (for a healthy applicant opting for life insurance brokered by the Bank)						
Administration fee for current account	10 Lei/ month						

REPAYMENT IN DECREASING MONTHLY INSTALLMENTS (EQUAL PRINCIPAL RATES AND DECREASING INTEREST RATES) - HIGHER MONTHLY RATE. IT MAY INVOLVE HIGHER INCOME OR LOWER CREDIT.

APR ⁵ 3 years/5 years	10,06%	9,62%	8,95%	8,61%/ 8,86%	8,02% ¹ / 8,13%/ 7,87%	11,16%	9,02%
Total payable amount	658.142,70	643.092,70	620.517,70	618.702,45 / 624.587,95	602.617,70/606.380,20/ 598.127,95	536.593,20	478.207,96
Monthly installment (LEI) eg. first installment)	3.360,20	3.260,20	3.110,20	2.712,70 / 2.962,70	2410,20/ 2435,20/ 2.562,70	4.251,87	2.402,38

REPAYMENT IN EQUAL MONTHLY INSTALLMENTS (INCREASING PRINCIPAL RATES AND DECREASING INTEREST RATES) - THE TOTAL AMOUNT PAYABLE AND THE TOTAL AMOUNT OF INTEREST IS HIGHER.

APR ⁵ 3 years/5 years	10,01%	9,57%	8,91%	8,68% / 8,90%	8,14% ¹ / 8,25%/ 8,00%	11,12%	8,99%
Total payable amount	781.025,29	756.304,69	719.814,03	721.077,85 / 729.800,87	696.907,34 / 702.946,18/ 691.015,10	592.503,81	554.235,95
Monthly installment (LEI) (e.g. first installment)	2.623,80	2.541,91	2.421,06	2.113,32 / 2.304,67	1.892,53/ 1.910,31/ 2.002,31	3.309,68	1.877,95

Note:

¹ It is intended for the purchase of a completed house classified in energy efficiency class A or superior (according to the energy performance certificate).

² **The Discount of the annual interest rate** will be applied under the conditions and situations provided in the loan contract, following the fulfillment of (i) **the Monthly turnover condition**, representing the obligation to ensure a total monthly credit turnover through the current accounts of the Borrower who signed the credit application as Applicant, opened at UniCredit Bank, which represents at least 70% of its income taken into account by the Bank for granting the loan and (ii) **the Life insurance condition** representing the obligation of the Borrower who signed the loan application as Applicant to conclude and maintain during the loan period a life insurance policy.

³ **Monthly administration fee is calculated at loan balance and owned to FNGCIMM** is different depending on the value of the transaction (loan granted + down payment) equivalent in LEI, at the NBR exchange rate valid on the pre-contract sale-purchase date: (i) **0,0126%** at loan balance, if the value of the transaction DOES NOT EXCEED the value of EUR 70,000; (ii) **0.0151%** at loan balance, if the value of the transaction is between EUR 70,001 - EUR 140,000, option available only in the case of dwellings received at the end of the works up to 5 years before the date of requesting the loan. In the example, a house was considered according to those mentioned in letter (ii) above.

⁴ **Life insurance** is mandatory for the New Home Loan and the Refurbishment Loan/ energy performance improvement, and it is optional, but it is necessary to fulfill one of the conditions for applying the reduced interest rate for the Mortgage/Housing Loan for the purchase of a home.

⁵ The notary costs, the guarantee registration/cancelation/modification in Electronic Archive, the guarantee/s registration/cancelation/modification in Land Registry, as well as the real estate insurance is not known by the lender and therefore are **not included in the calculation example/APR**. If you opt for life insurance with a company for which the bank does not act as an intermediary, the insurance costs are not known to the bank and will not be included in the DAE.

The mortgage loan must be secured with a mortgage on the house purchased from the loan, and the housing loan with a mortgage on a house, with insurance of the mortgaged property for the entire duration.

Warning! By obtaining this type of loan you will be exposed to the following risks which may affect your repayment capacity: the fluctuation of your incomes, the variation of the reference index IRCC which can lead to the interest rate increase and the increase of the monthly amounts to be reimbursed.

According to the legal requirements, we inform you that concluding a credit contract in other currency than the one in which the incomes are obtained will expose you to the currency risk which may affect your repayment capacity. This risk occurs in the moment the loan currency appreciates compared to the currency of the incomes or the assets based on which the loan will be reimbursed, determining the increase of the monthly payment obligation.

Also, we inform you that you can conclude, at your own expense, an insurance contract for risk of default, a product offered by the insurance companies.

You can conclude, at your own expense, an insurance contract for the financial risk of non-payment, offered by insurance companies. **In the case of repayment in equal monthly installments**, the total value of the interest is higher than repayment in decreasing installments; the value of the monthly principal installment at the beginning can be significantly lower than the monthly interest rate. Since the loan balance decreases slowly, in the case of early repayments even after many years of payment, the remaining amount to be paid may be only slightly lower than the initial value of the loan. However, you can always make partial early repayments or change the repayment method.

LOAN TYPE	OVERDRAFT IN LEI		CREDIT CARD VISA INFINITE MILES & MORE	
INTEREST RATES	Standard annual variable interest rate - IRCC + fixed margin	Discounted annual variable interest rate - IRCC + fixed margin	LEI Fixed interest rate	EUR Fixed interest rate
Annual interest rate	IRCC + 9 %/year	IRCC + 7 %/year	24.99%	24.99%
Penalty interest rate = annual interest rate + fixed percentage	Annual interest rate + 3pp			
Penalty interest rate for special cases = annual interest rate + fixed cazuri speciale	Annual interest rate + 2pp (Special cases: unemployment, sick leave, divorce, dead, salary decreased by at least 15%)			

REPRESENTATIVE EXAMPLES ARE CALCULATED ASSUMING THAT ALL OBLIGATION WILL BE RESPECTED AND IRCC IS NOT CHANGING

LOAN TYPE	THE EXAMPLES IN EACH COLUMN ARE FOR AN OVERDRAFT OF 5,367 LEI, FOR ONE YEAR, ASSUMING THAT THE INTEREST FROM THE RESPECTIVE COLUMN IS APPLIED THROUGHOUT THE DURATION OF THE LOAN		Limit of 40,000 LEI, for 36 months	Limit of 8,000 EUR, for 36 months
INTEREST RATES				
Annual interest rate	IRCC + 9 %/year	IRCC + 7 %/year Includes IRCC = 5,99 valid until 31.12.2024	24.99%	24.99%
Analysis fee (one time only)	0		0	0
Administration fee for current account		10 Lei/ month		4 EUR/month
APR ²	18,69 %/year	16,39 %/year	36,27%	37,92%
Total payable amount at the end of the loan period (LEI)	6.303,75 Lei	6.196,11 Lei	58.844,62 Lei	11.918,92 EUR

Note:

¹ **The Discount of the annual interest rate** will be applied under the conditions provided in the loan contract, following the fulfillment of the **Monthly turnover condition**, representing the obligation to ensure a total monthly credit turnover through the current accounts of the Borrower who signed the credit application as Applicant, opened at UniCredit Bank, which represents at least 70% of its income taken into account by the Bank for granting the Overdraft.

² **Not included in DAE / the calculation examples:** The costs of registering, extending, canceling and modifying the security guarantees in RNPM because they are not known to the creditor; **The APR for the overdraft** is determined on the basis of the assumption that the limit is used in full on the date of granting through another bank's ATM, and will repay monthly, during the credit period, only the interest due, and in the last month the principal in full. **The APR for the credit card** is determined on the basis of the assumption that the limit is fully withdrawn on the date of granting 40% in cash, at the ATM of another bank, and 60% through payments to merchants, the Borrower having to repay monthly, for the duration of the credit, the minimum monthly amount to be repaid, and in the last month the remaining difference from the principal.



CREDIT CARDS VISA INFINITE MILES & MORE

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PROVIDING A CREDIT CARD	LEI	EURO
CREDIT CARD ISSUING		
Main card	0 Lei	0 Euro
Supplementary card	0 Lei	0 Euro
CREDIT CARD MAINTENANCE - ANNUAL FEE		
Main card	1500 Lei	350 Euro
Supplementary card	750 Lei	175 Euro
TRANSACTIONS LIMITS		
Limit of transaction at POS (or internet) /day or ATM/day	25000 Lei	5000 Euro
Daily number of transactions to POS (or internet) /ATM	10	10
TRANSACTION FEES		
POS / internet national / international	0	0
ATM usage bank's ATM, UniCredit Group ¹ network from abroad and Euronet network in Romania/ other's banks network in Romania or from abroad	0 Lei	0 Lei
Cash desk usage fee - withdrawals at the banks counters	0 Lei	0 Euro
Cash desk usage fee - withdrawals at the counters of other banks in Romania and abroad	2,5% + 7 Lei	2,5% + 2 Euro
Fee for quasi-cash transactions	2,5% + 7 Lei	2,5% + 2 Euro
Mini - statement at ATM - own network	0	0
Monthly activity report - duplicate	0	0
Balance enquiry at ATM - own network	0	0
Card blocking (electronically, temporary)	0	0
Card blocking (electronically, permanent)	10 Euro	10 Euro
Cash Back POS transaction (cash withdrawal at POS)	1 Leu	1 Leu (ecq. Euro)
Card replacement (lost, stolen, damaged, destroyed, demagnetized)	20 Lei	5 Euro
Unjustified chargeback in Romania	12 Lei	3 Euro
Unjustified chargeback abroad	30 Lei	8 Euro
EMERGENCY SERVICE ABROAD²		
Card return	50 Euro	50 Euro
Card replacement	257 Euro	257 Euro
Cash disbursement	155 Euro	155 Euro
Lost Stolen card reporting	41 Euro	41 Euro
Lost Stolen card reporting transferred to the issuer	25,75 Euro	25,75 Euro
Emergency Service Request Denied, Fullfield by Issuer or Cancelled	72 Euro	72 Euro
Cardholder Enquiry Service	25,75 Euro	25,75 Euro
Standalone Exception File updates	3,75 Euro	3,75 Euro

¹ Unicredit Group is present in the following countries: Romania, Italy, Austria, Germany, Bosnia-Herzegovina, Bulgaria, Croatia, Cehia, Ungaria, Rusia, Serbia, Slovacia, Slovenia. Euronet is a payment processor that owns an independent network of ATM's in Romania, UniCredit Bank partner.

² LEI equivalent at Bank's exchange rate available at the fee posting date. The value of Visa fees is modified based on Visa policy. Starting with the modification date, it will be applied the new values communicated by Visa and, in this case, the Bank is not obliged to send a prior notice to the customer.

INTEREST RATE – STANDARD CREDIT CARD (ONLY FOR PROLONGATIONS)

Standard interest rate is 24,04%, Quotation Robor 6M, value of quotation 6,04%, loan margin 18%, EAR 27,03%.

OTHER SERVICES – CREDIT PRODUCTS

	LEI	EURO
Reimbursement date change / Collateral change	0	
Unique Fee for the services provided at the customer's request - it is charged according to the provisions of the credit agreement, with all addendums	50 Euro	

Notes for credit products:

IRCC is reviewed four times per year: 01st January, 01st April, 01st July and 01st of October.
Euribor/ROBOR 3M indexes are reviewed four times per year: on 31st March, 30th June, 30th Sept and 31st December
Euribor/Robor/Libor 6M indexes are reviewed twice a year, on 30th June and 31st December.
Below is represented the last values available as stated above.



INDICATORS

IRCC

5,99

INDICATORS ROBOR, EURIBOR AND LIBOR



INDICATOR

INDICATOR	1 month (1M)	3 months (3M)	6 months (6M)
ROBOR	5,52	5,55	6,04
EURIBOR	3,3780	3,3450	3,6720
LIBOR	-	-	-

INDICATORS CDS and MRR VALUES

Indicator	LEI	EURO	USD
CDS	-	1,4824	1,4824
MRR	0,457	0,263	0,37