

PERSONAL NEEDS LOAN

For higher dreams, we support you with lower interest rate.

Great, without collateral and easy to get.

FEATURES:

- Purpose:** – filling any personal needs (refurbishments, new furniture and household appliances, tuition etc.)
– refinancing loans granted by other banks/ financial institutions, including the possibility to get additional amounts
- Value:** – from **RON 3,000** to **RON 150,000**, depending on any loan products held and the existing indebtedness ratio
- Term:** – **5 years** in the case of new loans and in the case of loans intended to refinance the loans granted by other banks after 8 July 2020
– **10 years** in the case of loans intended exclusively to refinance the loans granted by other banks before 8 July 2020
- Insurance:** – **Extended protection for unforeseen circumstances** (voluntary insurance, subject to a charge).
For your and your family's safety, you may choose the insurance package from BCR Asigurari de Viata, which protects you in case an unforeseen event occurs in your life.
Moreover, your option for safety comes with an **interest discount of 0.50 pp** valid as long as you keep the insurance active.
And because the insurance needs of each of us are different, the offer is customized according to your socio-professional status:

Insured risk*	Employee	Free Professions (PFA)	Pensioner
Total & permanent invalidity	√	√	
Temporary disability	√	√	
Unemployment	√		
Hospitalization	√	√	√
Death	√	√	√

**Depending on the terms and conditions mentioned in the Insurance Certificate*

- Repayment:** – in **equal instalments** or in **monthly decreasing instalments** over the entire loan term
– in a **current account for loan operations** (without any fees for loan-related operations) or into a **standard current account**

Representative example for a 5 years Divers loan:

The offer for fixed interest is personalised between 5.99%/year (including the discount to base offer offered by the options for insurance, income in BCR account and refinancing of another loan) and 16.49%/year (EIR from 6.69% to 17.80%). Offer valide between April 2nd – June 30th, 2021.

The interest rate is set for each client based on his/her needs, options, loan amount and duration, history with the bank, incomes, current instalments and repayment behaviour etc.

Representative examples for a 5 years loan with average fixed interest

Base offer

	LEI 20,000	LEI 30,000	LEI 50,000
Fixed monthly instalment	Lei 425	Lei 630	Lei 1.038
Fixed interest rate	9.99%/year	9.49%/ year	8.99%/ year
Analysis and administration fee	0	0	0
EIR (Effective Annual Interest Rate)	10.46%	9.91%	9.37%
Total payable value	Lei 25,491	Lei 37,795	Lei 62,261

Bring your salary to us

	LEI 20,000	LEI 30,000	LEI 50,000
Fixed monthly instalment	Lei 410	Lei 608	Lei 1.002
Fixed interest rate	8.49%/ year	7.99%/ year	7.49%/ year
Analysis and administration fee	0	0	0
EIR (Effective Annual Interest Rate)	8.83%	8.29%	7.75%
Total payable value	Lei 24,614	Lei 36,489	Lei 60,100

Bring your salary to us and refinance a loan from another bank

	LEI 20,000	LEI 30,000	LEI 50,000
Fixed monthly instalment	Lei 406	Lei 601	Lei 990
Fixed interest rate	7.99%/ year	7.49%/ year	6.99%/ year
Analysis and administration fee	0	0	0
EIR (Effective Annual Interest Rate)	8,29%	7,75%	7,22%
Total payable value	Lei 24.326	Lei 36.060	Lei 59,389

Bring your salary to us, refinance a loan from another bank and choose the insurance option

	LEI 20,000	LEI 30,000	LEI 50,000
Fixed monthly instalment	Lei 429	Lei 636	Lei 1.048
Insurance cost (included in the installment)	Lei 28	Lei 42	Lei 70
Fixed interest rate	7.49%/ year	6.99%/ year	6.49%/ year
Analysis and administration fee	0	0	0
EIR (Effective Annual Interest Rate)	10.89%	10,36%	9.83%
Total payable value	Lei 25,720	Lei 38,154	Lei 62,884

For other costs of services than the above-mentioned ones, please see the BCR Standard fees, available in any BCR unit.

! DOCUMENTS:

Customers with revenues reported to NAFA or cashed in BCR account:

- o **No revenue documents are required** (only to sign the NAFA¹ Inquiry Consent)

In case of salary-related revenues for which the working contract duration cannot be determined from NAFA data (determined or undetermined), BCR may request an additional document issued by the employer.

If current income is over 20% higher than previous year's income, BCR can request additional documents, depending on the reason declared by the customer for the income increase.

Customers whose salary-related revenues are not reported to the NAFA (employees of the Ministry of Internal Affairs - MAI, the Ministry of National Defence - MAPN, the Romanian Intelligence Service - SRI, the External Intelligence Service - SIE, the Protection and Guard Service - SPP, Community Police, Gendarmerie, employees of detention centres or of other special units) shall provide **Income Certificate** (only if the salary is not cashed into a BCR account).

Customers with revenues from pensions:

- o **Final retirement decision**
- o **Recent pension slip or other bank statement for current account** (only if the pension is not reported to NAFA or cashed in BCR account)

Moreover, to refinance the loans granted by other banks:

1. A document containing the current account number (in IBAN format), where the loan shall be reimbursed.
2. A document (loan agreement/agreements and addenda thereto, bank letter etc.) revealing: the loan type, the currency of the loan, the granting date, the loan/overdraft balance granted in the case of credit cards or overdraft.

If the information under point 2 is available in the report obtained from Biroul de Credit S.A., the submission of the document shall no longer be required.

+ BENEFITS:

- **PERSONALIZED OFFERS** based on your needs, loan amount and duration, history with the bank, income, current instalments and repayment behaviour etc.
- **FIXED INSTALMENTS over the entire period of the loan**, independent of ROBOR/IRCC fluctuations
- **DISCOUNTS ON MONTHLY INSTALLMENT:**
 - o **0.50 pp discount** if you choose the optional insurance which offers you extended protection for unforeseen situations
 - o **1.50 pp discount** if you already cash or choose to cash your income in BCR account
 - o **2 pp discount** if you already cash or choose to cash your income in BCR account and refinance a loan from another bank
- **ZERO analysis fee and loan administration fee**
For advance repayments, the fee will be 0.5% or 1% from the advance repayment amount, depending on the duration remained until total loan disbursement
- **FAST APPROVAL** – you get the loan in the same day if the information about your income is obtained from NAFA or you get the salary/pension in BCR account
- **PROTECTION** over the entire length of the loan. With the optional insurance package dedicated to BCR customers and offered by BCR Asigurari de Viata for an additional fee, you are insured in case of unforeseen events such as:
 - o Total & permanent invalidity
 - o Temporary disability

¹ The National Agency for Fiscal Administration (ro.ANAF)

- Unemployment
- Hospitalization
- Death

⊕ STAGES:

