

**Information regarding general terms for granting loans to individuals-consumers
on bank cards at Banca de Economii S.A.**

Loan type	
Name of the provided information	Overdraft on bank cards
1. loan amount (minimum/maximum)	Minimum – no set Maximum – to 60 thousands MDL
2. Loan maturity (minimum/maximum)	Minimum – no set Maximum –24 months
3. interest rate due by the debtor (minimum/maximum), calculation method of the interest absolute value	16,5% p.a. it is calculated at the outstanding amount of the loan, based on 365 per year 60% p.a. it is calculated at the outstanding amount of the unauthorized overdraft, based on 365 per year
4. Other payments that are not included in the interest rate payment (minimum/maximum)	There no other payments
5. Method (annuity, tranches, bullet repayment) and frequency of payment	During 57 days
6. required documents to obtain the loan	1. Questionnaire 2. Identity card (original and copy) 3. Documents which prove the monthly income of the applicant - salary certificate issued by the employer or certificate regarding income and expense (for individuals who practice freelance) 4. Work record card authorized (the copy) 6. Other documents.
7. insurance accepted by the bank	Deposits opened at the bank
8. effects of repayment ahead schedule, as well as penalties related to the loan agreement	No fee or penalty is applied for the repayment ahead of schedule of the retail loan
9. the conditions under which the interest rate may change before full refund of the credit	The interest rate can be adjusted according to the base rate of NBM, the inflation and market development
10. the application of the exchange rate at the moment of the issuing loan	The commercial exchange rate set by the bank for transaction performed thru bank cards