

Representative examples of calculation for the financial product Personal Accomplishments Loan

Product Personal Achievement Loan	Dynamic Pricing Condition ¹	Life insurance ²	Loan value	Reimbursement period	Annual fixed interest rate %	File analysis fee (charged only in case of granting the credit)	Current account fee ³	Equal monthly installment	Total value payable	EAR %
Personal Achievement Loan	No	No	250.000 Lei	60 months	10.99	480 Lei	10 Lei	5.490,03Lei	329.402,11 Lei	12,14%
Personal Achievement Loan with External Refinancing or the acquisition of a Credit Card issued by UniCredit Consumer Financing	No	No	250.000 Lei	60 months	8.99	480 Lei	10 Lei	5.233,67 Lei	314.020,21 Lei	9,86%
Personal Achievement Loan	No	Yes, monthly premium	250.000 Lei	60 months	9.99	480 Lei	10 Lei	5.660,91Lei	339.655,00Lei	13.65%
Personal Achievement Loan with External Refinancing or the acquisition of a Credit Card issued by UniCredit Consumer Financing	No	Yes, monthly premium	250.000 Lei	60 months	7.99	480 Lei	10 Lei	5.408,31 Lei	324.498,21 Lei	11,42%
Personal Achievement Loan	Yes	No	250.000 Lei	60 months	8.99	480 Lei	10 Lei	5.233,67 Lei	314.020,21 Lei	9,86%
Personal Achievement Loan with External Refinancing or the acquisition of a Credit Card issued by UniCredit Consumer Financing	Yes	No	250.000 Lei	60 months	6.99	480 Lei	10 Lei	4.984, 83Lei	299.089,56 Lei	7,63%
Personal Achievement Loan	Yes	Yes, monthly premium	250.000 Lei	60 months	7.99	480 Lei	10 Lei	5.408,31 Lei	324.498,21 Lei	11,42%
Personal Achievement Loan with External Refinancing or the acquisition of a Credit Card issued by UniCredit Consumer Financing	Yes	Yes, monthly premium	250.000 Lei	60 months	5.99	480 Lei	10 Lei	5.163,24 Lei	309.794,23 Lei	9,23%

Product Personal Achievement Loan	Dynamic Pricing Condition ¹	Life insurance ²	Loan value	Reimbursement period	Annual fixed interest rate %	File analysis fee (charged only in case of granting the credit)	Current account fee ³	Decreasing monthly installment monthly	Total value payable	EAR %
Personal Achievement Loan	No	No	250.000 Lei	60 months	10.99	480 Lei	10 Lei	8.677,52 Lei	322.525,59 Lei	12,20%
Personal Achievement Loan with External Refinancing or the acquisition of a Credit Card issued by UniCredit Consumer Financing	No	No	250.000 Lei	60 months	8.99	480 Lei	10 Lei	7.858,07 Lei	309.414,46 Lei	9,90%
Personal Achievement Loan	No	Yes, monthly premium	250.000 Lei	60 months	9.99	480 Lei	10 Lei	8.567,80Lei	333.970,08Lei	13,91%
Personal Achievement Loan with External Refinancing or the acquisition of a Credit Card issued by UniCredit Consumer Financing	No	Yes, monthly premium	250.000 Lei	60 months	7.99	480 Lei	10 Lei	7.748,35 Lei	320.858,90 Lei	11,62%
Personal Achievement Loan	Yes	No	250.000 Lei	60 months	8.99	480 Lei	10 Lei	7.858,07 Lei	309.414,46 Lei	9,90%
Personal Achievement Loan with External Refinancing or the acquisition of a Credit Card issued by UniCredit Consumer Financing	Yes	No	250.000 Lei	60 months	6.99	480 Lei	10 Lei	7.038,63Lei	296.303,36 Lei	7,66%
Personal Achievement Loan	Yes	Yes, monthly premium	250.000 Lei	60 months	7.99	480 Lei	10 Lei	7.748,35 Lei	320.858,90 Lei	11,62%
Personal Achievement Loan with External Refinancing or the acquisition of a Credit Card issued by UniCredit Consumer Financing	Yes	Yes, monthly premium	250.000 Lei	60 months	5.99	480 Lei	10 Lei	6.928,91 Lei	307.747,79Lei	9,39%

¹You can keep the discount of 2 percentage points on the annual interest rate, if you ensure monthly payments during the entire period of the contract, in your current accounts opened at UniCredit Bank SA, which in total represent at least 70% of the income taken into account when the loan was granted, respectively for the subsequent granting of another loan, according to the Monthly Cashing Condition. The discount of the annual interest rate will be applied until the first due date of the month in which the Creditor finds out that in each of the 2 calendar months prior to the verification date, the monthly income condition was not met, date at which the annual interest rate will be applied without discount (the new Monthly Rate calculated without the discount of the annual interest rate will be paid starting with the due date of the month immediately following the discovery of non-fulfillment of the Monthly Cashing Condition).

²Life insurance with monthly premium of 0.12% applied to the borrowed amount, issued by Generali Romania Asigurare Reasigurare S.A. through UniCredit Consumer Financing IFN SA, as an auxiliary insurance agent registered with the Financial Supervisory Authority with the number RAJ-502078 and is an optional product, the credit product being available for granting without a life insurance attached.

³Monthly administration fee for the current account, charged by UniCredit Bank SA