

Amount	Private individual (PI)/Legal entity (LE)	MDL			EUR			Grace period (months)		Security requirements
		%	% in case transaction includes monthly admin fee	Front end fee	%	% in case transaction includes monthly admin fee	Front end fee	Interest repayment	Principal repayment	
RAPID LOANS, maturity up to 24 months for working capital purposes, up to 36 months for fixed assets purposes								0 months – Business loans, 8 months –agro loans	3 months – Business loans, 8 months – agro loans	1 one or more guarantors (requirements for guarantors are provided in Rapid Loans product data sheet)
<= 50 000 MDL	PI/LE		25%+0.5%	3,5%	-	-	-			
50 001-100 000 MDL	PI/LE		20%+0.5%	3,5%	-	-	-			
CREDIT BUSSNES, AGRO/Automatic/Official (working capital – up to 36 months, fixed assets – up to 60 months, Investments in aquisition of real estate – up to 84 months. (option available just in EUR)								0 months – Business loans, 8 months –agro loans	3 months – Business loans, 8 months – agro loans	Up to 500 000 MDL – one guarantor 500 000 - 750 000 MDL - two guarantors 750 001 and more – 100% collateral * a part without collateral is allowed, but no more than 500,000 MDL with surety (guarantors with the presence of real estate without encumbrances)
100 001-500 000 MDL/ 5 001 – 25 000 EUR	PI/LE	22-24%	16-18% +0,3%	3%-3.5%	16-18%	10-12%+0.3%	3,5%			
500 001-1 000 000 MDL/ 25 001-50 000 EUR	PI/LE	21-23%	15-17% +0,3%	2,5%	15-17%	9-11%+0.3%	2.5%			
> 1 000 001 MDL/ 50 001 EUR	PI/LE	20-22%	14-16% +0,3%	2,5%	15-17%	9-11%+0.3%	2,5%			
Credit HOME/Business HOME (maturity in MDL up 60 months, EUR up to 120 months)										
Up to 10 000 EUR	PI	29%	22%+0.35%	3,5%	18%	12,5%+0.35%	3%	0	3	Collateral 100%
10 001- 30 000 EUR	PI	29%	22%+0.35%	3%	18%	12,5%+0.35%	3%	0	3	
30000-150000 EUR.	PI	29%	22%+0.35%	2,5%	18%	12,5%+0.35%	2,5%	0	3	
Consumer loans (Up to 36 months)										
<= 50 000 MDL	PI		27%+0.5%	3,5%	-	-	-	0	0	1 guarantor
50 001-100 000 MDL	PI		25%+0.5%	3,5%	-	-	-	0	0	
100 001-200 000 MDL	PI		23%+0.5%	3,5%	--	-	-	0	0	
Credit Agro Tehnica (maturity up to 48 months)										
10 000-1 000 000 MDL/ 500-50 000 EUR	PI/LE	-	15%+0.5%	0-3.5%	-	12%+0.5%	0-3,5%	8 months	8 months	Collateral 100%
Credit Auto (maturity up to 48 months)										
500-25 000 EUR	PI/LE	-	-	-	-	16%+0.5%	0%	0	0	Collateral 100%

Discount applied for standard interest rates for products CREDIT BUSSNES / AGRO / Automatic / Official:

1. Loan officer can offer to the client 1% discount when client provides real estate collateral or if he has a positive credit history, the discount is valid only for new loans
2. Loan officer can offer to the client 0.5% discount for the recommendation of each client that got a loan in Mikro Kapital.
3. Loan officer can offer to the client 1% discount for a non-collateralized loans if the client is ready to secure the loan with a collateral (the share of coverage should be at least 50% of the loan amount)

* Discounts are not cumulative

** In addition to one of the discounts that can be provided by the LO, the Regional Director can provide an additional discount of 1%. Discount can be provided only for the purpose of attracting or maintaining partnerships with strategically important clients.

***Disbursement fee of 3% for Loans Business/ Agro, in the range 5000-25000 euro, is available just for amounts higher than 15 000 Euro (or equivalent in MDL)

****For Loans which purpose is refinancing of exposure to other competitors, disbursement fee can be 0%, offer is available just for part of the loan destined for refinancing.*

Discount at standard interest rates for RAPID LOANS product:

4. 1% - if the client has repaid previous loans with a good credit history (regulation requirements)
5. 2% - if the client has repaid previous loans with a good credit history (regulation requirements) and at least one of the parties to the transaction owns real estate whose market value is equal to or higher than the amount of the requested loan.
6. Penalty - 1.0% calculated daily from delayed principal , for loan amount up to MDL 200,000, penalty - 0.5% for loans over MDL 200,000
7. Early repayment - commission 0.5% of the outstanding balance.
8. Pricing structure can be changed/adjusted as long as internal rate of return for each product is not affected