



**REPRESENTATIVE EXAMPLE - CREDIT “VISTA SUPERFLEX” IN LEI
WITH VARIABLE INTEREST FOR THE ENTIRE CREDIT PERIOD**

| Credit average amount 30.000 LEI for an average duration of 60 months | Calculation without income transfer | Calculation with income transfer |
|--|--|---|
| Interest rate (variable) | 13.68% per year (formula IRCC + fixed margin 8 p.p) | 13.18% per year (formula IRCC + fixed margin 7.5 p.p) |
| Monthly installment | 693.08 LEI | 685.36 LEI |
| Total amount payable | 42,007.14 LEI | 41,543.00 LEI |
| Total cost of the credit (includes the interest rate, the file analysis fee of 210 LEI, the annual administration fee of 0.3% calculated on the credit balance.) | 12,007.14 LEI | 11,543.00 LEI |
| Repayment method | 60 equal monthly installments (annuities) composed of principal and interest | |
| APRC | 15.20% per year | 14.63% per year |
| <p>The value of the IRCC reference index used is 5.68%, valid from January 5th, 2026. Possible fluctuations in the benchmark index could affect the amount to be paid by you. The fluctuation of your earnings may result into affecting the possibility to pay your credit installments.</p> | | |

**REPRESENTATIVE EXAMPLE - CREDIT “VISTA SUPERFLEX” IN LEI
WITH FIXED INTEREST FOR THE ENTIRE CREDIT PERIOD**

| Credit average amount 30.000 LEI for an average duration of 60 months | |
|--|--|
| Interest rate (fixed) | 12.50% per year |
| Monthly installment (fixed) | 674.94 LEI |
| Total amount payable | 40,916.47 LEI |
| Total cost of the credit (includes the interest rate, the file analysis fee of 210 LEI, the annual administration fee of 0.3% calculated on the credit balance.) | 10,916.47 LEI |
| Repayment method | 60 equal monthly installments (annuities) composed of principal and interest |
| APRC | 13.86% per year |

**REPRESENTATIVE EXAMPLE - CREDIT “VISTA SUPERFLEX” IN EURO
WITH VARIABLE INTEREST FOR THE ENTIRE CREDIT PERIOD**

| Credit average amount 7,000 EUR for an average duration of 60 months | Calculation without income transfer | Calculation with income transfer |
|--|--|---|
| Interest rate (variable) | 13.03% per year (formula EURIBOR 3M + fixed margin 11 p.p) | 12.73% per year (formula EURIBOR 3M + fixed margin 10.70 p.p) |
| Monthly installment | 159,36 EUR | 158,29 EUR |
| Total amount payable | 9,661.26 EUR | 9,596.59 EUR |
| Total cost of the credit (includes the interest rate, the file analysis fee of 50 EUR, the annual administration fee of 0.3% calculated on the credit balance.) | 2,661.26 EUR | 2,596.59 EUR |
| Repayment method | 60 equal monthly installments (annuities) composed of principal and interest | |
| APRC | 14.47% per year | 14.13% per year |
| <p>The value of the EURIBOR 3M benchmark index used is 2.026%, valid as of January 5th, 2026. Possible fluctuations in the benchmark index and exchange rate could affect the amount to be paid by you. The fluctuation of your incomes may result into affecting your ability to pay the credit installments.</p> | | |

**REPRESENTATIVE EXAMPLE - CREDIT “VISTA SUPERFLEX” IN EURO
WITH FIXED INTEREST FOR THE ENTIRE CREDIT PERIOD**

| Credit average amount 7,000 EUR for an average duration of 60 months | |
|---|--|
| Interest rate (fixed) | 13.50% per year |
| Monthly installment (fixed) | 161,07 EUR |
| Total amount payable | 9,763.53 EUR |
| Total cost of the credit (includes the interest rate, the file analysis fee of 50 EUR, the annual administration fee of 0.3% calculated on the credit balance.) | 2,763.53 EUR |
| Repayment method | 60 equal monthly installments (annuities) composed of principal and interest |
| APRC | 15.00% per year |