

**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
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.		

**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
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.		

**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