

**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)	13.56% per year (formula IRCC + fixed margin 8 p.p)	13.06% per year (formula IRCC + fixed margin 7.5 p.p)
Monthly installment	691.22 LEI	683.51 LEI
Total amount payable	41,895.54 LEI	41,432.11 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.	11,895.54 LEI	11,432.11 LEI
Repayment method	60 equal monthly installments (annuities) composed of principal and interest	
APRC	15.07% per year	14.50% per year
The value of the IRCC reference index used is 5,56%, valid from July 1st, 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)	13.32% per year (formula EURIBOR 3M + fixed margin 11 p.p)	13.02% per year (formula EURIBOR 3M + fixed margin 10.70 p.p)
Monthly installment	160,41 EUR	159,33 EUR
Total amount payable	9,723.98 EUR	9,659.25 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.	2,723.98 EUR	2,659.25 EUR
Repayment method	60 equal monthly installments (annuities) composed of principal and interest	
APRC	14.80% per year	14.45% per year
The value of the EURIBOR 3M benchmark index used is 2.317% , valid as of July 1st, 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