



Eco solutions for individuals  
Total Annual Real Charge (TARC)

The TARC includes all cost elements of the credit and provides information in the form of a percentage on the total charge of the loan, on an annual basis.

TARC calculation for a loan of €10,000 repaid in 60 uninterrupted monthly instalments

	TARC	Monthly instalment	Total cost of credit
Green Loan	9.27%	€205.13	€12,402.61

The above TARC rate is used merely as an example and applies only if the following assumptions are met:

**Green Loan** Floating interest rate 7.892% (plus levy 0.6% under Law 128/75), broken down as follows: 3M-Euribor (3M-Euribor 28/03/2024: 3,892%) + fixed margin 4.00%, one-off charge of €95, paid upon disbursement and one-off application processing fee of €22 (such amount will be offset against the one-off charge, if the loan is eventually disbursed).

Remark:

Repayment is carried out in monthly amortization instalments, unless otherwise stated.

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