



**T.C. ZIRAAT BANK
SOFIA BRANCH
INTEREST RATES AND FEES ON INDIVIDUAL LOANS**

TERM	COLLATERAL	CONSUMER LOANS
		INTEREST RATES
1 - 36 Months	WITHOUT COLLATERAL	5,75%
37-60 Months		6,75%
1 - 36 Months	GUARANTOR/CASH	5,45%
37-60 Months		6,45%

COMMISSIONS ON CONSUMER LOANS	
APPLICATION FEE	0,25% (Min 100.-EUR)
RENEGOTIATION FEE	0,20% (Min 100.-EUR)
PRE-PAYMENT FEE	1% over the pre-paid amount when the remaining term to maturity is more than 1 year
	0.5% over the pre-paid amount when the remaining term to maturity is less than one year

TERM	COLLATERAL	CONSUMER WITH MORTGAGE/HOUSING LOANS
		INTEREST RATES
1-36Months	MORTGAGE	4,45%
37-120 Months*		EURIBOR+% 1,25 (min %4,50)

* The payment plan after the 36th month will be updated with a fixed interest rate to be determined by the sum of EURIBOR 6M+ spread in the 37th month

COMMISSIONS ON CONSUMER WITH MORTGAGE / HOUSING LOANS	
APPLICATION FEE	0,20% (Min 100.-EUR)
RENEGOTIATION FEE	0,20% (Min 100.-EUR)
PRE-PAYMENT FEE	1% pre-payment fee over the outstanding loan amount is due within the 1st year of the loan
CHARGES FOR LEGAL SERVICES AND PREPARATION OF DOCUMENTATION FOR NOTARY DEED	100.-EUR
CHARGES FOR LEGAL SERVICES FOR RELEASE OF MORTGAGE	50.-EUR

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