

**INFORMATII STANDARD LA NIVEL EUROPEAN PRIVIND CREDITUL
PENTRU CONSUMATORI**

1. Identitatea si datele de contact ale creditorului/intermediarului de credit

Creditor Adresa Telefon E-mail Adresa internet	Multitude Bank p.l.c. C 56251 ST Business Centre, 9th floor, 120, The Strand, Gzira GZR 1027, Malta 021 9090 clienti@ferratumbank.ro www.ferratumbank.ro
Intermediar de credit Adresa	

2. Descrierea principalelor caracteristici ale produsului de creditare

Tipul de credit	Credit de consum cu dobanda fixa, fara garantie, rambursabil in rate
Valoarea totala a creditului <i>Inseamna plafonul sau sumele totale puse la dispozitie in temeiul contractului de credit</i>	5.200,00 RON din care 5.000,00 RON vor fi utilizati de Client pentru nevoile sale personale (Suma de utilizat) iar 200,00 RON vor achita Comisionul de Analiza a Dosarului de Credit.
Conditiiile care reglementeaza tragerea creditului <i>Inseamna modul si momentul de obtinere a banilor</i>	Veti primi Suma Imprumutata in 2 (doua) zile lucratoare de la incheierea contractului de credit prin transfer bancar in contul dvs. sau in numerar dintr-un cont bancar detinut in numele creditorului la o terta banca (IBAN: RO73RNCB0002167692930006) atunci cand prezentati dovada identitatii dvs., respectiv documentul original de identitate si orice alt document de identitate si orice alta dovada a identitatii solicitata de respectiva terta banca. Daca optati sa retrageti banii in numerar, aceasta operatiune va trebui efectuata in 14 zile calendaristice de la data incheierii contractului de credit. Altfel, contractul de credit va fi considerat a nu fi fost incheiat.
Durata contractului de credit	12 luni care curg de la data la care Ferratum remite Suma Imprumutata sau de la data la care dvs. veti retrage Suma in numerar din contul bancar al Ferratum asa cum se explica in Clauzele Standard.
Ratele si, daca este cazul, ordinea in care acestea vor fi alocate	Va trebui sa achitati urmatoarele: Comisionul de analiza a dosarului de credit se achita din suma principalului imprumutului. Suma principalului imprumutului si dobanda nominala sunt rambursate in 12 rate lunare formate din: 11 rate lunare in valoare de 839,47 RON fiecare si ultima rata in valoare de 288,22 RON daca nu se stabileste altfel

	<p>prin clauzele Condițiilor Standard ale Contractului de Imprumut. Nu se vor face deduceri, inclusiv pentru impozitele reținute la sursă.</p> <p>Graficul de rambursare 1 conține un grafic de rambursare detaliat, elaborat pe baza presupunerii că veți retrage Suma Imprumutată la data emiterii acestui formular.</p> <p>Dobanda și/sau taxele vor fi plătite în următorul mod: costuri de executare, taxe de înregistrare și taxe de radiere a garanțiilor mobiliare stabilite conform acestui Contract în/din Arhiva Electronică de Garanții Reale Mobiliare, comisioane, dobândă penalizatoare, dobândă nominală restantă, credit restant, dobândă curentă și creditul curent.</p>
Valoarea totală pe care va trebui să o achitați <i>Inseamna suma imprumutată plus dobândă și posibile costuri aferente creditului.</i>	9522,39 RON

3. Costul creditului

Rata dobânzii aferentă creditului sau, după caz, diferite rate ale dobânzii care se aplică contractului de credit	144,00 % p.a. - fixă
<p>Dobândă Anuală Efectivă (DAE) <i>Acesta este costul total exprimat ca procentaj anual din valoarea totală a creditului. DAE va ajuta să comparați diferite oferte.</i></p>	<p>335,58 %</p> <p>Acest DAE este calculat în baza Sumei Imprumutate în valoare de 5000 RON, a unui Comision de Analiză a Dosarului de Credit în valoare de 200,00 RON, a unei dobânzi nominale de 4.322,39 RON (din care 216,12 RON platibilă către ANAF drept impozit reținut la sursă), și a plății întregii sume datorate în valoare de 9522,39 RON în 12 rate lunare.</p> <p>Acest DAE este calculat și în baza presupunerilor de mai jos:</p> <p>(a) contractul de credit va rămâne valabil pe durata stabilită;</p> <p>(b) ambele părți își vor îndeplini obligațiile conform clauzelor și până la datele specificate în contractul de credit;</p> <p>(c) rata de împrumut și alte taxe vor rămâne fixe față de nivelul inițial și vor fi aplicabile până la sfârșitul contractului de credit.</p> <p>DAE este egală, pentru o perioadă de un an, cu valoarea actuală a tuturor angajamentelor, retragerilor, rambursărilor și costurilor, prezente sau viitoare, agreeate de dvs. și creditor prin semnarea contractului de credit.</p>

<p>Obtinerea creditului sau obtinerea creditului conform clauzelor si conditiilor convenite este conditionata de incheierea:</p> <ul style="list-style-type: none"> - unei asigurari pentru garantarea creditului; sau - unui contract de servicii accesoriu <p>In cazul in care costurile acestor servicii nu sunt cunoscute de creditor, acestea nu sunt incluse in DAE.</p>	<p>Nu</p> <p>Nu</p>
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4. Costuri aferente

<p>Orice alte costuri ce reies din contractul de credit</p>	<p>Comision de Analiza a Dosarului de Credit in valoare de 200,00 RON, care se va achita in termen de 10 zile calendaristice de la data incheierii Contractului de Credit si inainte de remiterea Sumei Imprumutate.</p> <p>Comision Unic de 99 RON se percepe pentru serviciile prestate de Creditor la solicitarea dvs. expresa.</p>
<p>Conditii in care costurile privind contractul de credit prevazute mai sus pot fi modificate</p>	<p>Creditorul poate modifica Tariful Comisiunilor (Anexa 1 la Multitude Bank p.l.c. - Clauzele Standard ale Contractelor de Imprumut aplicabile Clientilor rezidenti in Romania (Clauze Standard)). Aceste modificari se aplica numai Contractului de Imprumut existent daca amendamentul este impus de o prevedere legala. Veti fi informat cu privire la orice amendament printr-o notificare semnata si data care va include numarul de inregistrare al creditorului, fie prin mijloace electronice, fie pe un alt suport durabil, si care va este trimisa cu cel putin 30 de zile inainte, daca legea nu va intra in vigoare intr-un interval mai scurt. Veti fi de acord cu orice act aditional furnizat de creditor care indica acceptarea noilor conditii, in 15 zile de la data primirii notificarii. Puteti refuza modificarile propuse prin rezilierea Contractului de Imprumut inainte ca modificarile sa produca efecte. In acest caz, vi se va solicita sa rambursati toate sumele datorate conform Contractului de Imprumut inainte de data rezilierii. Daca nu va veti exprima refuzul cu privire la incheierea actului aditional sau nu veti solicita rezilierea Contractului de Imprumut, modificarea acestuia se va realiza in baza notificarii si va fi considerata acceptare tacita a modificarilor impuse prin lege.</p>

Costuri in caz de intarziere la plata <i>Platile neefectuate ar putea sa aiba consecinte grave pentru dvs. (ex. vanzare silita) si sa ingreuneze obtinerea de credite</i>	Vi se va percepe o dobanda penalizatoare de 122,00% pe an la principalul imprumutului restant, pana la data platii efective, pentru platile restante.
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5. Alte aspecte legale importante

Dreptul de retragere. <i>Aveti dreptul sa renuntati la contractul de credit in termen de 14 zile calendaristice</i>	Da
Rambursare Anticipata <i>Aveti dreptul, in orice moment, la rambursare anticipata totala sau partiala a creditului</i>	Da
Consultarea unei baze de date <i>Creditorul trebuie sa va informeze imediat si gratuit asupra rezultatelor consultarii unei bazei de date, in cazul in care cererea de creditare este respinsa in baza acestei consultari. Acest lucru nu se aplica in cazul in care furnizarea unor astfel de informatii este interzisa de acte normative care transpun sau care creeaza cadrul de aplicare pentru legislatia comunitara ori contravine obiectivelor de ordine publica sau de securitate publica.</i>	Creditorul poate consulta Biroul de Credite S.A. si/sau Centrala Riscului de Credit. Creditorul trebuie sa va informeze imediat si fara a va percepe nicio taxa cu privire la interogarea bazei de date, in cazul respingerii cererii de credit in baza unei astfel de interogari. Acest lucru nu se aplica daca prevederile acestor informatii sunt interzise prin legea Comunitatii Europene sau contravin obiectivelor politicii publice sau securitatii publice.
Dreptul de a primi proiectul de contract de credit <i>Aveti dreptul ca, la cerere, sa obtineti gratuit un exemplar al proiectului de contract de credit. Aceasta prevedere nu se aplica in cazul in care, in momentul cererii, creditorul nu poate sa incheie contractul de credit cu dvs. conform normelor sale interne</i>	Da
Perioada de timp pe parcursul careia creditorul este tinut sa respecte obligatiile precontractuale	Aceste informatii sunt valabile pentru o perioada de 15 zile de la data solicitarii creditului.

6. Informatii suplimentare in cazul comercializarii la distanta de servicii financiare

(a) referitoare la creditor	
Inregistrarea	Registrul Societatilor din Malta C 56251 Registrul Serviciilor Financiare din Malta C56251
Autoritatea de supraveghere	Autoritatea pentru Servicii Financiare din Malta

(b) referitoare la contractul de credit	
<p>Exercitarea dreptului de retragere</p> <p>Legea considerata de creditor drept baza pentru stabilirea relatiilor cu dvs. inainte de incheierea contractului de credit</p>	<p>Va puteti retrage din contractul de credit fara a indica vreun motiv in 14 zile calendaristice de la data incheierii acestuia sau la primirea clauzelor si conditiilor contractuale si a informatiilor solicitate in mod obligatoriu pe un suport durabil conform prevederilor Sectiunii 2, Capitolul IV din OUG nr. 50/2010, daca aceasta data este ulterioara. Dreptul de a va retrage poate fi exercitat prin notificare simpla care sa va identifice si sa exprime intentia dvs. de a va retrage. Termenul de 14 zile calendaristice este respectat daca notificarea este expediată in acest termen. Notificarea trebuie sa fie realizata in scris sau pe alt suport durabil si sa furnizeze cel putin urmatoarele informatii (a) numele si codul de identitate, (b) notificarea de retragere, (c) locul si data intocmirii notificarii si (d) in cazul in care notificarea este trimisa prin posta, semnatura dvs. Orice notificare trebuie transmisa la adresa stabilita in contractul de credit sau pe website-ul creditorului. Daca nu va veti exercita dreptul de a va retrage, veti fi obligat prin clauzele si conditiile contractului de credit. Daca va exercitati dreptul de a va retrage, contractul de credit va fi considerat a nu fi fost incheiat.</p> <p>In cazul exercitarii dreptului de retragere, trebuie sa achitati creditul impreuna cu dobanda nominala datorata la acesta, calculata la rata zilnica indicata in contractul de credit, incepand cu data la care primiti creditul pana la data rambursarii (data la care Creditorul a primit plata integrala), fara nicio intarziere, dar nu mai tarziu de treizeci (30) de zile calendaristice de la data expedierii notificarii de retragere. Daca nu veti actiona in acest sens, retragerea nu va avea efect.</p>
<p>Clauza care precizeaza legislatia aplicabila contractului de credit si/sau instanta competenta</p>	<p>Contractul de Imprumut si relatia de afaceri dintre Ferratum si Client vor fi guvernate de legislatia romana. Informatiile au fost furnizate conform legislatiei romane.</p> <p>Clientul poate introduce actiuni impotriva Ferratum doar in Statul Membru al Uniunii Europene in care Clientul isi are domiciliul sau in tara in care este infiintata Ferratum. Ferratum poate introduce actiuni impotriva Clientului in Statul Membru al Uniunii Europene in care Clientul isi are domiciliul. Ambele parti pot introduce o contestatie in instanta in care a fost introdusa actiunea principala.</p>

Regimul lingvistic	Informatiile si termenii contractuali se vor furniza in limbile romana si engleza. Limba romana va prevala in cazul conflictelor. Cu consimtamantul dvs., intentionam sa comunicam in limba romana sau in limbile romana si engleza pe durata contractului de credit.
(c) referitoare la cai de atac	
Existenta si posibilitatea recurgerii la un mecanism extrajudiciar de reclamatie si despagubire pentru consumator	Puteti inainta o reclamatie catre oricare dintre mecanismele extrajudiciare de reclamatie si despagubire pentru consumator (1) Autoritatea Nationala pentru Protectia Consumatorului, cu sediul in Bd. Aviatorilor nr. 72, sector 1, cod postal 011865, Bucuresti, si/sau (2) Centrul pentru solutionarea alternativa a litigiilor in domeniul bancar, cu sediul in str. Sevastopol nr. 24, etaj. 2, Sector 1, Bucuresti si/sau (3) in scris la Oficiul Arbitrului pentru Servicii Financiare, la adresa: Oficiul Arbitrului pentru Servicii Financiare, etaj 1, Pjazza San Kalcidonju Floriana FRN 1530, Malta sau pe www.financialarbiter.org.mt . Oricare dintre aceste entitati poate solicita sa inaintati reclamatii prealabile in primul rand catre creditor, inainte de a le sesiza pe acestea.

Graficul de rambursare 1

Data Scadenta	Capital datorat (RON)	Dobanda datorata (RON)	Rata lunara de plata (RON)	Sold credit (RON)
Comision de analiza dosar de credit				
Scadenta 1	367,62	471,85	839,47	4832,38
Scadenta 2	267,53	571,94	839,47	4564,85
Scadenta 3	281,18	558,29	839,47	4283,67
Scadenta 4	332,47	507,00	839,47	3951,20
Scadenta 5	356,23	483,24	839,47	3594,71
Scadenta 6	399,80	439,67	839,47	3195,17
Scadenta 7	486,51	352,96	839,47	2708,66
Scadenta 8	508,20	331,27	839,47	2200,46
Scadenta 9	579,03	260,44	839,47	1621,43
Scadenta 10	641,17	198,30	839,47	980,26
Scadenta 11	723,45	116,02	839,47	256,81
Scadenta 12	256,81	31,41	288,22	0,00
TOTAL	5200,00	4322,39	9522,39	-----

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION
1. Identity and contact details of the creditor/credit intermediary

Creditor Address	Multitude Bank p.l.c. C 56251 ST Business Centre, 9th floor, 120, The Strand, Gzira GZR 1027, Malta
Telephone Number	021 9090
E-mail address	clienti@ferratumbank.ro
Web address	www.ferratumbank.ro
Credit Intermediary Address	

2. Description of the main features of the credit product

The type of credit	Unsecured fixed interest consumer credit repayable in instalments
The total amount of credit <i>This means the ceiling or the total sums made available under the credit agreement</i>	5.200,00 RON out of which 5.000,00 RON will be used by the Customer for personal needs (Drawdown Loan); 200,00 RON will be used to settle the Credit File Analysis Fee.
The conditions governing the drawdown <i>This means how and when you will obtain the money</i>	You shall receive the Loan within 2 (two) working days from when the credit agreement is concluded - either by transfer to your bank account or otherwise in cash from a bank account held in the name of the creditor with a third party bank (IBAN: RO73RNCB0002167692930006) on providing evidence of identity with your original identification document and any other evidence of identity requested by such third party bank. If you opt to draw down that money within 14 calendar days from the date of conclusion of the credit agreement. Otherwise the credit agreement shall be considered not to have been concluded.
The duration of the credit agreement	12 months commencing to run from the date Ferratum disburses the Loan amount or you draw down the money from the bank account of Ferratum as explained in the Standard Terms.
Instalments and, where appropriate, the order in which the instalments will be allocated	You will have to pay the following: The Credit File Analysis Fee is settled from the Loan principal amount. The loan principal amount and the nominal interest are settled in 12 monthly instalments made up of: 11 monthly instalments of 839,47 RON each and the last monthly instalment of 1197.34 RON unless otherwise agreed in terms of the Standard Terms of the Loan Agreement. No deductions shall be made including for withholding taxes. Schedule 1 contains a detailed repayment schedule drafted on the assumption that you will drawdown the Loan on the date this form is issued.

	Interest and/or charges will be payable in the following manner: execution costs, registration fees and fees for extinguishing of the registration of the movable guarantees established under this Agreement in/from the Archive Electronic Real Movable Guarantees commissions, default interest, outstanding nominal interest, outstanding credit, current interest and current credit.
The total amount you will have to pay <i>This means the amount of borrowed capital plus interest and possible costs related to your credit.</i>	9522,39 RON

3. Costs of the credit

The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	144 % p.a. - fixed
Annual Percentage Rate of Charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	335,58% This APR is calculated on the basis of a Loan amount of 5.000,00 RON, the Credit File Analysis Fee of 200.00 RON, an amount of nominal interest of 4322,39 RON (of which 216,12 RON is payable to the ANAF as withholding tax), and payment of the full amount due of 9522,39 RON in 12 monthly instalments. This APR is also calculated on the following assumptions: (a) the credit agreement is to remain valid for the period agreed; (b) that both parties will fulfil their obligations under the terms and by the dates specified in the credit agreement; (c) the borrowing rate and other charges will remain fixed in relation to the initial level and will remain applicable until the end of the credit agreement. The APR is equal, for a period of one year, to the present value of all commitments, withdrawals, reimbursements and costs, present or future, agreed between you and the creditor by signing the credit agreement.
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out - an insurance policy securing the credit, or	No

- another ancillary service contract	No
If the costs of these services are not known by the creditor they are not included in the APR.	

4. Related Costs

Any other costs deriving from the credit agreement	<p>Credit File Analysis Fee of 200.00 RON which is payable within 10 calendar days from the conclusion of the credit agreement and before disbursement of the Loan.</p> <p>A Single fee for services provided at the express request of the Customer of 99 RON.</p>
Conditions under which the above mentioned costs related to the credit agreement can be changed	<p>The Creditor may amend the Tariff of Fees (Appendix 1 of the Multitude Bank p.l.c.– Standard Terms of Loan Agreements applicable to Customers resident in Romania (Standard Terms) at its discretion. However, such amendments only apply to existing Loan Agreement if the amendment is due to a legal amendment. You shall be notified of any amendment by a signed and dated notice which includes the registration number of the creditor, either by electronic means or in another durable medium and which is sent to you at least 30 days in advance, unless the law comes into force with a shorter notice period. You shall agree to any addendum provided by the creditor indicating acceptance of the new terms within 15 days from receiving the notice. You may refuse the amendments proposed by terminating the Loan Agreement before the changes come into effect. In such case you may be required to repay all amounts due under the Loan Agreement before the date of termination. If you do not indicate refusal or terminate the Loan Agreement, the amendment of the Loan Agreement will be made based on the notification and will be considered as tacit acceptance of the amendments imposed by legislation.</p>
Costs in the case of late payments <i>Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</i>	You will be charged 122% per year on the Loan Principal overdue, until effective payment, for missing payments.

5. Other important legal aspects

<p>Right of Withdrawal <i>You have the right to withdraw from the credit agreement within a period of 14 running days.</i></p>	Yes
<p>Early Repayment You have the right to repay the credit early at any time in full or partially.</p>	Yes
<p>Consultation of a database <i>The creditor must inform you immediately and without charge of the result of a consultation of a database, if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.</i></p>	<p>The creditor may consult Biroul de Credite S.A. and/or the Credit Risk Center. The creditor must inform you immediately and without charge of the result of a consultation of a database, if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.</p>
<p>Right to a draft agreement <i>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.</i></p>	<p>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.</p>
<p>The period of time during which the creditor is bound by the pre-contractual information</p>	<p>This information is valid for 15 days from the date of the loan application.</p>

6. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Registration	<p>Malta Business Registry C 56251 Malta Financial Services Register C 56251</p>
The supervisory authority	Malta Financial Services Authority

(b) concerning the credit agreement	
<p>Exercise of the right of withdrawal</p> <p>The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract</p>	<p>You may withdraw from the credit agreement without indicating any reason within 14 calendar days from the date of its conclusion or when you receive the contractual terms and conditions and information mandatorily required in a durable medium in accordance with Section 2, Chapter IV from EGO no. 50/2010, if this is later. The right to withdraw can be exercised by simple notice identifying you and expressing your intent to withdraw. The term of 14 calendar days is observed if the notice is dispatched within that term. The notice must be made in writing or in other durable medium and provide at least the following information (a) Your name and personal identity code, (b) Notice of withdrawal, (c) Place and date of drawing up the notice and (d) in the case that the notice is sent by post, your signature. Any notice must be delivered to the address provided in the credit agreement or on the website of the creditor. If you do not exercise the right to withdraw, you shall be bound by the terms and conditions of the credit agreement. If you exercise your right of withdrawal, the credit agreement is considered not to have been concluded.</p> <p>In case of exercise of the right of withdrawal, you must settle the credit together with nominal interest due thereon calculated at the daily rate indicated in the credit agreement from the day that you received the credit to the repayment date (date when Creditor received full repayment) without undue delay, but not later than thirty (30) calendar days after the date of dispatch of the withdrawal notice. If you fail to act accordingly, the withdrawal will lapse.</p>
<p>Clause stipulating the governing law applicable to the credit agreement and/or the competent court</p>	<p>The Loan Agreement and the business relationship between Ferratum and the Customer shall be governed by Romanian law. Information has been provided in terms of Romanian law.</p> <p>The Customer may only bring proceedings against Ferratum in the Member State of the European Union where the Customer is domiciled or in the country of establishment of Ferratum. Ferratum may bring proceedings against the Customer in the Member State of the European Union where the Customer is domiciled. Both parties may bring a counter-claim in the court where the original claim is pending.</p>
<p>Language regime</p>	<p>Information and contractual terms will be supplied in Romanian and English. The Romanian language shall prevail in case of conflict. With your consent, we intend to communicate in Romanian or Romanian and English during the duration of the credit agreement.</p>

(c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	You may submit a complaint to any of the following out of court complaint redress mechanisms: (1) the National Authority for Consumer Protection, with its headquarters in 72 Aviatorilor Blvd., district 1, postal code 011865, Bucharest and/or (2) Center for alternative dispute resolution in the banking field, with its headquarters at Str. Sevastopol no. 24, 2 nd floor, district 1, Bucharest and/or (3) in writing, to the Office of the Arbiter for Financial Services, at: The Office of the Arbiter for Financial Services, First Floor, Pjazza San Kalcidonju Floriana FRN 1530, Malta or www.financialarbiter.org.mt . Any of these entities may request that you first direct your complaints to the creditor before filing a complaint with them.

Schedule 1

Due date	Capital due (RON)	Credit File Analysis Fee (RON)	Monthly instalment (RON)	Credit balance (RON)
Credit File Analysis Fee				
Installment 1	367,62	471,85	839,47	4832,38
Installment 2	267,53	571,94	839,47	4564,85
Installment 3	281,18	558,29	839,47	4283,67
Installment 4	332,47	507,00	839,47	3951,20
Installment 5	356,23	483,24	839,47	3594,71
Installment 6	399,80	439,67	839,47	3195,17
Installment 7	486,51	352,96	839,47	2708,66
Installment 8	508,20	331,27	839,47	2200,46
Installment 9	579,03	260,44	839,47	1621,43
Installment 10	641,17	198,30	839,47	980,26
Installment 11	723,45	116,02	839,47	256,81
Installment 12	256,81	31,41	288,22	0,00
TOTAL	5200,00	4322,39	9522,39	-----