

## **“Your New House” from RBS**

**Bucharest, 4 March 2010**

“Your New House”, the RBS mortgage loan with 0 pre-payment fee, offers new facilities to the clients who conclude a life insurance through the bank and/or sign up for the current account package from RBS Romania.

The maximum amount that can be contracted through “Your New House” mortgage loan is of 750,000 euro, for a tenor of 30 years. The minimum advance required by the bank is 25% and the loan is guaranteed through a 1<sup>st</sup> degree mortgage on the purchased property. The clients who already own or have owned other properties can also benefit of this mortgage loan.

The interest rate is of 6.5% p.a. for the loan in euro, for the clients contracting a life insurance through the bank. The interest level is fixed for the first 12 months of the loan. After this period, the interest rate will be calculated based on the following formula: Euribor 12M + 5.5 bank spread. Additionally, the pre-payment fee is 0, even if the entire amount is reimbursed in the first year.

For example, in the case of a mortgage loan in value of 50,000 euro with a tenor of 30 years, the final amount to be paid by the customer is of 118,119 euro and the annual effective interest rate is of 6.85%. Additionally, there are significant discounts to the mortgage loan interest rate for all the clients who receive their salary into their RBS Romania current account. These clients benefit of a 0.5% discount, both for the first year interest rate (that will be reduced from 6.5% to 6% p.a.) and for the following years spread (the interest rate formula becomes Euribor 12M + 5%). In this situation, for the example listed above, the final amount paid by the customer will be 112,219 euro and the annual effective interest rate will be 6.39%.

“We have developed the “Your New House” programme taking into account the current conditions on the lending market. Being a flexible and customer-oriented bank, we want to continue to offer the best products available on the mortgage loans segment. RBS Romania’s strategy in developing this programme was to launch a product offering multiple benefits at a competitive price to the clients interested in buying a house” stated Johan Gabriels, CEO RBS Romania.

**For more information regarding RBS Romania please contact Oana Șerban, Head of Communications, at [communication.ro@rbs.com](mailto:communication.ro@rbs.com).**

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### **Notes for Editors:**

In Romania, the bank has been present since November 1995. Currently, it operates out of 15 cities (Arad, Bucharest, Braşov, Bacău, Cluj-Napoca, Constanța, Craiova, Galați, Iași, Oradea, Pitești, Ploiești, Sibiu, Târgu-Mureș and Timișoara) through its 31 locations, out of which 3 dedicated Royal Preferred Banking Lounges, and its direct sales force. By using its international network, the bank offers integrated financial products and services to its retail, corporate and institutional clients. More details about the RBS Bank (Romania) S.A. can be found on [www.rbs.ro](http://www.rbs.ro).

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