# FINANCING SOLUTIONS

## in the shortest time possible

### **IMPACT FINANCE & DEVELOPMENTS**

works for clients with the tools that banks make available in the field of financing. Thus, we always analyze and choose the right and customized solutions for your needs, in collaboration with the bank that meets your conditions.

Banks have standardized solutions, in general, but with us you always find lower costs based on partnerships created with the most important institutions of the financial-banking market in Romania, among which can be listed: BCR, Banca Transilvania, Unicredit, BRD, Alpha Bank, First Bank.

We want to build a trusting and lasting relationship with our customers, so that they can use our services whenever they need.

We assist clients in every step of the crediting procedures, at no additional cost to the related bank fees. Moreover, through our partnership, certain fees charged by banks are excluded. The main banking products offered to finance the real estate acquisition are:

**Mortgage loan** - which can finance any type of property, at any value. Only an advance of 15% of the purchase price is required.

Most of our banking partners readily accept and even show openness to financing valuable purchases, keeping the value of the minimum advance.

• **New House loan** - which implies the existence of an advance starting with 5%, depending on the value of the purchase, going up to 15%.

In this case, the maximum amount of credit may not exceed the RON equivalent of EUR 119,000

Credit for personal needs - which can be accessed to pay the advance or for other needs such as: purchases of furniture, appliances, etc.

#### **INTERIOR DESIGN SERVICES**

Our Interior Design department offers a personalized professional interior design consulting service, free of charge for clients, aiming to meet the needs of each client and to create an interior design project adapted to the smallest details.

Our passion for housing starts from the design phase, when we choose the materials, continues with the foundation and construction of the building and ends with the interior



#### COMPLETE SERVICES FOR YOUR HOME

design project. We believe that building and arranging a home is a real art. A house of your own can provide comfort, inspiration, peace and can bring you the balance and positive energy you need.

Innovation, modernity and comfort are the characteristics of our interior design projects developed in collaboration with top suppliers. We know how difficult and time consuming interior design can be, and an interior design specialist will know how to do magic and turn any space into a perfectly functional and visually excellent one.

Collaboration with top suppliers ensures a permanent alignment with global trends in interior design, and the attention to detail and customer needs is manifested in each project.

#### **ADMINISTRATION SERVICES**

Through Actual Invest House, the subsidiary of Impact Developer & Contractor, we provide various post-acquisition services, such as administration and maintenance services, to facilitate the organization in the neighborhood. Thus, we perform management activities that may include: overall security, maintenance of green spaces, cleaning and maintenance of apartments, during the warranty period. Together with the owners' associations, we ensure the optimal management of a modern residential complex with a European standard of living.

