

Product name	Bank guarantee Enclosure 5/1
Product type	Bank guarantee issued by order of private individuals
Minimum and maximum guarantee amount	The minimum amount: 100 EUR The maximum amount: not defined, depends on type and value of collateral
Loan maturity	/
Guarantee currency Applied exchange rate	EUR, RSD, USD Middle NBS exchange rate for EUR and USD on the date of calculation
Type, level i.e. the range of the nominal interest rate	/
The interest calculation method	/
Applied interest rate in case of recorded delay (penalty interest rate)	If the Client doesn't fulfill financial obligations defined by the Loan Contract, on the amount of overdue obligations penalty interest will be calculated. Calculation of penalty interest is defined by the Penalty Interest Rate Law. If the contracted nominal interest rate is higher than the penalty interest rate, nominal interest rate will be calculated after Client default
Fee type, level i.e. range of all fees, followed by determination whether are fixed or variable	Flat fee (fee for issuing of guarantee): from 0% to 2% , minimum 0-5.000 RSD fixed Maintenance fee: from 0% to 1,5% fixed
Costs type, level i.e. range of all costs, followed by determination whether are fixed or variable	<p>Cost of Credit biro report obtaining*</p> <p>Cost of bills of exchange*</p> <p>Cost of property insurance*</p> <p>Cost of life insurance*</p> <p>Cost of property appraisal report*</p> <p>Cost of tax for mortgage establishment*</p> <p>Cost of obtaining Land Register Certificate*</p> <p>Cost of pledge*</p> <p>Account maintenance fee (in case that client already does not have RSD current account in Bank), variable cost, monthly, from 0- 2.000 RSD</p> <p>*The costs are conditioned by prices defined by relevant authorities and institutions. The cost amount is defined by the Decision taken by</p>

	Committee for the retail business of the Association of Serbian banks, which prescribe the cost representative amount, These costs are included in EIR calculation, but, the bank has no influence on its amount.
Collateral	Bills of exchange, mortgage, guarantor, cash deposit (retention money), assigned property insurance policy, assigned life insurance policy, pledge
Return of guarantee before final validity	Free of charge