

Product name	Letter of intent
Product type	Letter of intent
Minimum and maximum guarantee amount	The minimum amount: 2.000 EUR The maximum amount: not defined, depends on type and value of collateral
Loan maturity	90 days from issuance date
Guarantee currency Applied exchange rate	RSD or RSD indexed in EUR
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
Fees and other costs included in the calculation of the effective interest rate are borne by the client	
Fee type, level i.e. range of all fees, followed by determination whether are fixed or variable	Fee for issuing a letter of intent binding from 0% -2%

Costs type, level i.e. range of all costs, followed by determination whether are fixed or variable	<p>Costs of obtaining Credit Bureau report Costs of bills of exchange Costs of property insurance annually * Costs of life insurance annually * Costs of property value appraisal * Costs of notarization of pledge statement * Costs of the fee for establishing mortgage * Costs of obtaining excerpt from land registry books * Costs of pledge registration Costs of appraisal of the subject of pledge * Cost for the issuing of certificates of settled liabilities*</p> <p>* The amount of costs is defined by the Decision made by the Committee on Retail Banking of the Association of Serbian Banks, which prescribes representative examples of costs.</p>
Collateral	Bills of exchange, administrative order, guarantor mortgage, pledge, assigned property insurance policy, assigned life insurance policy
Loan prepayment	/