



Loan name	Investment loan for business premises – entrepreneurs
Loan type	<ul style="list-style-type: none"> - Financing of business premises - The refinancing loan is recorded exclusively as a loan for its original purpose**
Minimum and maximum loan amount	<p>Minimum amount: not defined</p> <p>Maximum amount: 300.000 EUR in RSD equivalent</p>
Loan maturity	From 1 to 10 years (grace period up to 12 months) for all loan currencies and interest rate types
Currency in which the Bank is booking/granting or indexing the loan	RSD or RSD indexed EUR
Type, level i.e. range of the nominal annual interest rates	<p>Variable interest rate in RSD: 3M Belibor + margin 0.3% - 19% p.a.</p> <p>Variable interest rate in EUR: 3M Euribor + margin 0.14% - 19% p.a. 6M Euribor + margin 0.14% - 19% p.a. 12 M Euribor + margin 0.14%-19% p.a.</p> <p>Fixed interest rate in RSD: from 2.9% to 19% p.a.</p> <p>Fixed interest rate in EUR: from 0.14% to 19% p.a.</p>

Criteria for changing of stipulated variable nominal interest rate	<p>Modification of the level of variable nominal interest rate, due to change of:</p> <ul style="list-style-type: none"> 3 month BELIBOR is carried out four times a year, every January 06., April 06., July 06., October 06., in such a manner that the value of 3 month BELIBOR defined in the market 2 working days in before the adjustment date is taken into account. If adjustment dates fall in a nonworking day, they shall be moved to the first subsequent working day. 3 month EURIBOR, is carried out four times a year, every February 8, May 8, August 8 and November 8 until the end of repayment, in such a manner that the value of 3 month EURIBOR defined in the market 2 working days in before the adjustment date is taken into account. If adjustment dates fall in a nonworking day, they shall be moved to the first subsequent working day. 6 month EURIBOR, is carried out two times a year, every June 15 and December 15 until the end of repayment, in such a manner that the value of 6 month EURIBOR defined in the market 2 working days in before the adjustment date is taken into account. If adjustment dates fall in a nonworking day, they shall be moved to the first subsequent working day.. 12 month EURIBOR, is carried out once a year, every 2nd November, until the end of repayment, in such a manner that the value of 12 month EURIBOR defined in the market 2 working days in before the adjustment date is taken into account. If adjustment dates fall in a nonworking day, they shall be moved to the first subsequent working day..
The interest calculation method	Proportional 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 default of the Client.
Fees and other costs included in the Effective interest rate, charged to the client	
Fee type, level i.e. range of all fees, followed by determination whether are fixed or variable	<p>Flet fee:: from 0% to 5% fixed</p> <p>Maintenance fee: from 0% to 5% fixed</p>
Costs type, level i.e. range of all costs, followed by determination whether are fixed or variable	<ul style="list-style-type: none"> - 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*



	<ul style="list-style-type: none"> - 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* <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>Costs of Credit Bureau report, bills of exchange, kasko insurance and pledge registration are defined by authorized institutions. These costs are included in EIR calculation, but, the bank has no influence on its amount</p> <p>* The amount of costs is defined in the Decision made by the Board for Retail Operations of the Association of Serbian Banks, which prescribed representative examples of cost.</p>
Collateral type	Bills of exchange, mortgage, pledge, guarantee, bonded property insurance policy, bonded life insurance policy
Loan prepayment	The Bank does not charge repayment fee for loans with variable interest rates. The repayment fee is charged for loans with a fixed interest rate, amounting to 0-1% fixed from the amount of principal that is subject to early repayment, up to the amount of damage suffered by the Bank due to early repayment.

** According to the decision of the Chart of Accounts and Contents of Accounts in the Chart of Accounts for Banks.