

## CREDIT CARD

1	TYPE OF THE PAYMENT CARD	Mastercard Business charge	Mastercard Business revolving
2	Minimum / maximum credit card limit approved by the Bank	Min 20.000 RSD / Max 2.300.000 RSD	
3	The period in which the Bank approved a credit card	From 12 up to 24 month	
4	Currency in which the Bank presents / approves or indexes credit limit per card	RSD	
5	The percentage of repayment	100%	10% or min. 10.000 RSD
6	Nominal interest rate		
	Type of nominal interest rate	Annually	
	Amount, or range of gross nominal annual interest rate	25%	25%
	The interest rate is fixed / variable	Fixed	Fixed
	Method of adjustment	The system changes	
	Ground for adjustment of interest rate	Based on the annex to the agreement concluded with the Cardholder of credit card.	
	Method of calculation of the interest rate	The proportional method for calculating the interest; the Bank applies the actual number of days in the month from a year of 360 days for interest "s calculating	
7	The interest rate applied by the Bank in case of default		
	Amount, or range of gross nominal annual interest rate	Statutory default interest rate	
	Periods in which to change the interest rate	/	
	Method of adjustment	System change	
	Ground for adjustment of interest rate	In accordance with the Law of penalty Interest rate (the "Official Gazette" nor. 119/2012)	
8	The manner and conditions under which the Cardholder may can use the funds		
	The disposition of cash	In the UCB's ATM network and other banks in the country	In the UCB's ATM network and other banks in the country and abroad
	Costs of cash withdrawal	2% i.e. min RSD 250	2% i.e. min RSD 250
	The disposition of funds to pay for goods and services	Payment at POS terminals and internet in the country.	Payment at POS terminals and internet in the country and abroad
	Usage abroad	Free of charge	
	Fixed/Variable	Variable	

Periods in which the cost can be changed	/
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## ENCLOSURE 1 - CATALOGUE OF CREDIT CARD's PRODUCTS FOR ETREPRENEURS.


**CREDIT CARDS**  
**Enclosure 1/2**

	Method and ground for adjustment	In accordance with the Framework Agreement that client has concluded with the Bank. The change will be applied from the date which is indicated as the date of application, the earliest after the expiration of 60 days upon notification of the User regarding the change, whereby the User agrees with the new fee, if the Bank was not informed by User that he/she is not compliant with the change.
9	<b>Fees and other costs</b>	
	Type of fees	<ul style="list-style-type: none"> <li>- Membership fees for primary and additional card</li> <li>- Lost / stolen card fee</li> <li>- The fee for a replacement plastic / PIN</li> <li>- Fee for emergency producing card</li> <li>- The fee for balance inquiry at an ATM UCB and of other banks in the country and abroad</li> <li>- Fee for cash withdrawal other banks in the country and abroa</li> <li>- Fee for PIN changing at UCB ATM</li> </ul>
	Amount, or range ATM transaction fee	0-000 RSD
	Amount, or range of other fees and costs	0 – 15.000,00 RSD
10	<b>Criteria and method of changing the fees and other costs</b>	
	Fixed or variable	Variable
	Periods of adjustments of the fees and other costs	/
	Method and ground for adjustment	In accordance with the Framework Agreement that client has concluded with the Bank. The change will be applied from the date which is indicated as the date of application, the earliest after the expiration of 60 days upon notification of the User regarding the change, whereby the User agrees with the new fee, if the Bank was not informed by User that he/she is not compliant with the change.
11	<b>Type of security</b>	Promissory notes and bills of authorization, deposit, guarantee, warranty, solidary debtor.
	The ability to change during the period of using cards	In accordance with the Contract on the issuance and use of credit cards
	Costs during the exchange of collateral	/
12	<b>Consequences in case of default</b>	Card blocking and calculation of interest (Legal default interest rate. If the rate of contractual interest rates higher than the default Bank will apply contracted rate of interest).
13	<b>Costs in case of re-activating the card</b>	No fee

14	<b>The requirement for early repayment of debt per card</b>	Cardholder has the right for early repayment of debts per card without any charge.
15	<b>The conditions for activating the security</b>	In accordance with the Contract on the issuance and use of credit cards
16	<b>Termination of the contract</b>	In accordance with the Contract on the issuance and use of credit cards

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**ENCLOSURE 1. - CATALOGUE OF CREDIT CARD's PRODUCTS FOR ETREPRENEURS.**