

<b>Loan name</b>	<b>Overdraft - entrepreneurs</b>
<b>Loan type</b>	Overdraft
<b>Minimum and maximum loan amount</b>	<p>Minimum amount: not defined</p> <p>Maximum amount:</p> <ul style="list-style-type: none"> <li>Overdraft BIZ MINUS: according to the turnover of salaries of employees transferred to UCB</li> <li>Overdraft POS MINUS: depending on the creditworthiness of the client. The limit will be defined quarterly depending on the turnover at the POS terminal for the previous quarter, in the maximum amount for each quarter which is equal to the total turnover at the POS for the period of the previous 3 months. Maximum 1,000,000 RSD</li> <li>Overdraft: EUR 40.000 in RSD equivalent value</li> </ul>
<b>Loan maturity</b>	Up to 12 months
<b>Currency in which the Bank is booking/granting or indexing the loan</b>	RSD

<b>Type, level i.e. range of the nominal annual interest rates</b>	<p>Variable interest rate for overdraft approved in RSD currency: <b>3M Belibor + margin from 0.3% - 19%</b> p.a.</p> <p>Fixed interest rate for overdraft approved in RSD currency: <b>from 2.9% to 19%</b> p.a.</p>
<b>Criteria for changing of stipulated variable nominal interest rate</b>	<p>Modification of the level of variable nominal interest rate, due to change of:</p> <ul style="list-style-type: none"> <li>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.</li> </ul>
<b>The interest calculation method</b>	Proportional method
<b>Applied interest rate in case of recorded delay (penalty interest rate)</b>	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.
<b>Fees and other costs included in the Effective interest rate, charged to the client</b>	
<b>Fee type, level i.e. range of all fees, followed by determination whether are fixed or variable</b>	<p>Flat fee:: from <b>0% to 5% fixed</b></p>
<b>Fee type, level i.e. range of all fees, followed by determination whether are fixed or variable</b>	<ul style="list-style-type: none"> <li>- Costs of obtaining Credit Bureau report</li> <li>- Costs of bills of exchange</li> <li>- Costs of property insurance annually *</li> <li>- Costs of life insurance annually *</li> <li>- Costs of property value appraisal *</li> <li>- Costs of notarization of pledge statement*</li> <li>- Costs of the fee for establishing mortgage *</li> </ul>

	<ul style="list-style-type: none"> <li>- Costs of obtaining excerpt from land registry books *</li> <li>- Costs of pledge registration</li> <li>- Costs of appraisal of the subject of pledge*</li> </ul> <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>
<b>Collateral type</b>	Bills of exchange, mortgage, pledge, guarantee, bonded property insurance policy, bonded life insurance policy
<b>Loan prepayment</b>	The Bank does not charge repayment fee.