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CONSUMER LOAN				
Loan name	Loan type	Loan maturity	Currency in which the Bank is booking/granting or indexing the loan	Type, level i.e. range of the nominal annual interest rates
Consumer loan in RSD*	Consumer loan in RSD	From 6 to 71 months for loans with variable interest rate from 26 to 71 months for loans with fixed nominal interest rate during first 24 months of repayment period	RSD	Variable interest rate during the entire loan repayment period: 0.3% - 20% per year + 3M Belibor, Fixed interest rate in the first 24 months of using the loan: from 1.5%-35% per year
Purpose loan for energy efficiency with loan insurance in RSD*	Purpose loan for energy efficiency with loan insurance in Dinars. Loan insurance covers following job loss, premature inability to work as a consequence of accident, permanent invalidity as a consequence of accident, serious illness, insolvency legal heirs.	From 12 to 71 months	RSD	Variable interest rate: Margin 0.3% - 23% per year + 3M Belibor
Characteristic of products				
Minimum and maximum loan amount	The minimum amount: not defined (except for cash loan with insurance when depends of the conditions defined by the insurance company) The maximum amount: not defined, depends on client creditworthiness, and the conditions defined by the insurance company for cash loan with insurance			



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Criteria for changing of stipulated variable nominal interest rate	Changing of the variable nominal interest rates is caused by changing the value of the three-month BELIBOR, and shall be carried out four times a year, on each January 06th, April 06th, July 06th and October 06th until the maturity. Changing is based on the value of the three-month BELIBOR, which is defined in the market 2 working days before the date of adjustment. If adjustment dates are non-working dates, the next working day will be applied.
The interest calculation method	Proportional method
Criteria for changing of stipulated variable nominal interest rate	Changing of the variable nominal interest rates is caused by changing the value of the three-month BELIBOR, and shall be carried out four times a year, on each January 06th, April 06th, July 06th and October 06th until the maturity. Changing is based on the value of the three-month BELIBOR, which is defined in the market 2 working days before the date of adjustment. If adjustment dates are non-working dates, the next working day will be applied.
Applied interest rate in case of recorded delay (penalty interest rate)	If the Client does not 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	Administration fee: from 0% to 5% fixed Maintenance fee: from 0% to 2% fixed
Costs type, level i.e. range of all costs, followed by determination whether are fixed or variable	Cost of Credit biro report obtaining* Cost of bills of exchange* Account maintenance fee (in case that client already does not have RSD current account in Bank), monthly, from 0- 2.000 RSD** **The cost of Credit biro report obtaining and cost of bills of exchange are conditioned by prices defined by relevant institutions, these costs are included in EIR calculation, but the bank has no influence on its amount.
Collateral type	Bills of exchange, guarantor and wage garnishment
Loan prepayment	For loans with variable NIR, Bank does not charge prepayment fee. For loans with fixed NIR, Loan prepayment fee is from 0-1%, calculated on outstanding amount, which is subject of repayment, maximum to the amount of the sustained Bank loss caused by prepayment.

*The product is temporarily out of offer due to modifications in the tool for credit approval underwriting.

