



CASH 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
Cash loan in RSD with loan insurance for employees	Cash loan in dinars with insurance for employees, with an individual policy insurance. Loan insurance covers following: job loss, premature inability to work (sick leave) and death by accident.	from 6 to 71 months (for fixed and variable interest rate)	RSD	Variable interest rate: fixed margin of 0.3% to 23% per year + 3M Belibor Fixed interest rate: from 1.3%-30% per year
Cash loan in RSD without loan insurance for employees *	Cash loan in RSD without insurance	from 6 to 71 months (for fixed and variable interest rate)	RSD	Variable interest rate: fixed margin of 0.3% to 23% per year + 3M Belibor Fixed interest rate: from 1.3%-30% per year
Cash loan in RSD with loan insurance for pensioners	Cash loan in RSD with loan insurance for pensioners. Loan insurance covers following death from any cause.	from 12 to 71 months (for fixed and variable interest rate)	RSD	Variable interest rate: fixed margin of 0.3% to 25% per year + 3M Belibor Fixed interest rate: from 1.5%-35% per year



Cash loan in RSD without insurance**	Cash loan in RSD without insurance	<p>For loans with variable interest rate: from 6 to 71 months for loans with variable interest rate (without grace period) from 25 to 71 months for loans with 24 months grace period.</p> <p>From 26 to 71 months for loans for loans with fixed nominal interest rate during first 24 months of repayment period</p> <p>For loans with fixed interest rate: from 6 to 60 months</p>	RSD	<p>For loans with a variable interest rate: Variable interest rate during the entire loan repayment period: fixed margin of 0.3% to 19.5% per year + 3M Belibor</p> <p>Fixed interest rate in the first 24 months of loan repayment: from 1.5%-35% per year</p> <p>For loans with a fixed interest rate: Fixed interest rate: 1.5%-30%</p>
Cash loan with cash deposit	Cash loan with cash deposit in RSD or EUR	From 6 to 71 months (for fixed and variable interest rate)	RSD or EUR Indexed loans are realized using the middle exchange rate of the National Bank of Serbia)	Fixed interest rate: from 0,6% to 20% annually



Characteristic of products	
Minimum and maximum loan amount	<p>The minimum amount: not defined (except for cash loan with insurance when depends of the conditions defined by the insurance company)</p> <p>The maximum amount: not defined, depends on client creditworthiness, and the conditions defined by the insurance company for cash loan with insurance</p>
Criteria for changing of stipulated variable nominal interest rate	<p>For RSD loans: The change in the amount of the variable nominal interest rate, conditioned by the change in the value of the three-month BELIBOR, is made four times a year, every January 6, April 6, July 6 and October 6 until the end of repayment, by always taking the value of the three-month BELIBOR that was defined on the market 2 business days before the adjustment date. If the adjustment dates fall on a non-working day, they are moved to the first following working day.</p> <p>For loans indexed in EUR: The change in the amount of the variable nominal interest rate, conditioned by the change in the value of the three-month EURIBOR, is carried out four times a year, every January 6, April 6, July 6 and October 6 until the end of repayment, by always takes the value of the three-month EURIBOR, which is defined on the market 2 business days before the adjustment date.</p> <p>If the adjustment dates fall on a non-working day, they are moved to the first following working day</p>
The interest calculation method	Proportional method
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	<p>Administration fee: from 0% to 5% fixed</p> <p>Maintenance fee: from 0% to 2% fixed</p>



Costs type, level i.e. range of all costs, followed by determination whether are fixed or variable	<p>Cost of Credit biro report obtaining*</p> <p>Cost of bills of exchange*</p> <p>Cost of loan insurance premium (optional) *</p> <p>Account maintenance fee (in case that client already does not have RSD current account in Bank), monthly, from 0 - 2.000 RSD***</p> <p>***The cost of Credit biro report obtaining cost of bills of exchange and cost of loan insurance are conditioned by prices defined by relevant Institutions. These costs are included in EIR calculation, but the bank has no influence on its amount.</p>
Collateral type	<ul style="list-style-type: none"> - Bills of exchange (mandatory for loan amounts where the total exposure of the client in the Bank exceeds RSD 400,000), - guarantor, - loan insurance policy assigned in favor of the bank (optional) and - wage garnishment for loans without cash deposit and for loans amount where the total exposure of the client in the Bank exceeds RSD 400.000. <p>For RSD loans with cash deposit collateral type is Cash deposit:</p> <p>Cash deposit in RSD is 100%-200% from loan amount</p> <p>Cash deposit in EUR is 120%-200% from loan amount</p> <p>Cash deposit in USD is 120%-200% from loan amount</p> <p>Cash deposit in CHF is 120%-200% from loan amount</p> <p>Cash deposit in AUD is 120%-200% from loan amount</p> <p>Cash deposit in CAD is 120%-200% from loan amount</p> <p>Cash deposit in GBP is 120%-200% from loan amount</p> <p>For EUR loans with cash deposit collateral type is Cash deposit:</p> <p>Cash deposit in EUR is 100%-200% from loan amount</p> <p>Cash deposit in USD is 118.5% -200 % from loan amount</p> <p>Cash deposit in CHF is 108%-200% from loan amount</p> <p>Cash deposit in RSD is 120%-200% from loan amount</p> <p>Cash deposit in AUD is 118.5%-200% from loan amount</p> <p>Cash deposit in CAD is 118.5%-200% from loan amount</p> <p>Cash deposit in GBP is 112%-200% from loan amount</p> <p>NIR on cash deposit fixed 0%-10% annually for Cash loan with cash deposit in RSD, NIR on cash deposit fixed 0%-5% annually for</p>



	<p>Cash loan with cash deposit in EUR, Obligation of paying taxes, in accordance with the Law on Personal Income Tax. The interest calculation method is proportional.</p>
Loan prepayment	<p>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.</p>

*Loans without administrative ban and bill of exchange up to maximum cumulative amount of RSD 400.000 available on digital channels starting from February 2023

** The product is temporarily unavailable due to changes in the Bank's credit product approval system