



REFINACING CASH LOANS				
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 for refinancing in RSD with loan insurance for employees	Refinancing 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 NIR)	RSD	Variable interest rate: 3M Belibor + fixed margin 0,3% to 23% annually Fixed interest rate: from 1,3% to 30% annually
Cash loan for refinancing in RSD without loan insurance for employees	Cash loan for refinancing in RSD without insurance	from 6 to 71 months (for fixed and variable NIR)	RSD	Variable interest rate: 3M Belibor + fixed margin 0,3% to 23% annually Fixed interest rate: from 1,3% to 30% annually
Cash loan for refinancing in RSD with loan insurance for pensioners	Cash loan in RSD for refinancing with loan insurance for pensioners. Loan insurance covers following: death from any cause.	from 12 to 71 months (for fixed and variable NIR)	RSD	Variable interest rate: 3M Belibor + fixed margin 0,3% to 25% annually Fixed interest rate: from 1,5% to 35% annually



Cash loan for refinancing in RSD without insurance	Cash loan for refinancing 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 from 26 to 71 months for loans with fixed nominal interest rate during first 24 months of repayment period</p> <p>For loans with fixed NIR: from 6 to 60 months</p>	RSD	<p>For loans with variable interest rate: Variable interest rate during whole period: 3M Belibor + fixed margin 0,3% to 19,5% annually</p> <p>Fixed interest rate: during first 24 months of repayment period: from 1.5% to 35% annually</p> <p>For loans with fixed NIR: Fixed interest rate: from 1,5% to 30% annually</p>
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
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
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	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	<p>Cost of Credit biro report obtaining* Cost of bills of exchange* Cost of loan insurance premium (optional)* 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>* The cost of Credit biro report obtaining and cost of bills of exchange, 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	<p>Bills of exchange, guarantor, loan insurance policy assigned in favor of the bank (optional) and wage garnishment</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>