

**CREDIT CARDS**

1	TYPE OF THE PAYMENT CARD	DinaCard Credit *	Flexia Mastercard	Mastercard Platinum
2	Channel for approval and contracting	Branch	Branch Mobile application**	Branch
3	Minimum / maximum credit card limit approved by the Bank	5.000 RSD / depending upon Client's creditworthiness	Branch: 5.000 RSD/ depending upon Client's creditworthiness Mobile application: 5.000 RSD/200.000 RSD***	500.000 RSD / depending upon Client's creditworthiness
4	The period in which the Bank approved a credit card	3 (three) years		
5	Currency in which the Bank presents / approves or indexes credit limit per card	RSD		
6	The percentage of repayment	33,33%,16,67%,8,33% or min 500 RSD	5% or min. 600 RSD	5% or min. 5.000 RSD
7	Nominal interest rate			
	Type of nominal interest rate	Annually		
	Amount, or range of gross nominal annual interest rate	24%	19%-24%	19%-24%
	The interest rate is fixed / variable	Fixed	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.		
8	The interest rate applied by the Bank in case of default			
	Amount, or range of gross nominal annual interest rate	Legal default interest rate is variable. If the rate of contractual interest rates higher than the default interest, the Bank applies applying the agreed rate of interest.		
	Periods in which to change the interest rate	Monthly		
	Method of adjustment	The system changes		
	Ground for adjustment of interest rate	In accordance with the Law of penalty Interest rate (the "Official Gazette" nor. 119/2012).		
9	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	
	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	
	Costs of payment for goods and services at POS terminals	Free of charge		
	Fixed/Variable	Variable		
	Periods in which the cost can be changed	/		

	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.	
10	Fees and other costs		
	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 abroad</li> <li>- Fee for PIN change at UCB ATM</li> </ul>	
	Amount, or range of cash withdrawal fee	0 - 5.000 RSD	
	Amount, or range of other fees and costs	0 - RSD 1.500,00	0 – RSD 15.000,00
11	One time fee	0-2.000 RSD	
12	Criteria and method of changing the fees and other costs		
	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.	
13	<b>Type of security</b>	Promissory notes and bills of authorization, deposit, guarantee in the branch approval process. Approval through mobile application is done without security instruments.	
	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	/	
14	<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).	
15	<b>Costs in case of re-activating the card</b>	Free of charge	
16	<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.	
17	<b>The conditions for activating the security</b>	In accordance with the Contract on the issuance and use of credit cards	
18	<b>Termination of the contract</b>	In accordance with the Contract on the issuance and use of credit cards	

\*The product is temporarily, until 31 December 2024, out of offer due to modifications in the tool for credit cards underwriting.

\*\* The channel available as of December 2024.

\*\*\* Maximum limit amount applicable only in case no overdraft has been approved for the client for mobile application, otherwise the amount is reduced by the amount of overdraft.