

OVERDRAFT				
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 rate
<b>Overdraft for employees *</b>	Overdraft for employees	Up to 36 months	RSD	Fixed interest rate: <b>0% -29.00% annually</b>
<b>Overdraft for pensioners</b>	Overdraft for pensioners	Up to 36 months	RSD	Fixed interest rate: <b>0% -29.00% annually</b>
Characteristic of products				
<b>Minimum and maximum loan amount</b>	Minimum amount: not defined Maximum amount: up to the amount of salary/ pension (average amount of pension for the last 3 months) for pensioners			
<b>Criteria for changing of stipulated variable nominal interest rate</b>	/			

<b>The interest calculation method</b>	Proportional
<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>Costs type, level i.e. range of all costs, followed by determination whether are fixed or variable</b>	<p>Cost of Credit biro report obtaining*</p> <p>Cost of Bills of change*</p> <p>Account maintenance fee (in case that client already does not have RSD current account in Bank), variable, monthly, from 0-2.000 RSD</p> <p>*Costs of obtaining Credit biro report and Bills of exchange are influenced by prices defined by relevant authorities. These costs are included in EIR calculation, but the bank has no influence on its amount.</p>
<b>Collateral type</b>	Bills of exchange, guarantor
<b>Loan prepayment</b>	Bank does not charge prepayment fee

\*Overdraft without bill of exchange up to maximum amount of RSD 200.000, available on digital channels starting from December 2024