



Special offer for all employees in education, healthcare, army, MUP and public companies

UniCredit Bank for Serbia

UniCredit Bank has prepared a special cash loan offer for all new and existing clients employed in education, healthcare, the Ministry of Defense, the Ministry of Internal Affairs and public enterprises.

The interest rate ranges from NKS 7.95% (EXS of 9.96%) for a cash loan with a fixed interest rate with insurance, while a cash loan model without insurance is also offered. During the duration of this special offer, all new clients in permanent employment in the public sector who open a Gold package account with the transfer of their earnings to UniCredit Bank and implement a cash loan agreement in UniCredit Bank, have free maintenance if they choose a Gold Package payment account in for a duration of up to three months.

This special offer is valid until 31.11.2024. year.

We invite you to contact the nearest UniCredit Bank branch or visit the Bank's website page: [UniCredit Bank Cash Loan](#) for all information, details and advice.

Representative example:

Loan model	Cash loan with CPI insurance	Cash loan without CPI insurance
Loan amount in RSD	600.000,00	
Repayment period	71 month	
NKS fixed on an annual basis	7,95%	8,95%
Monthly installments in RSD	10.652,97	10.952,19
Loan origination fee (0%)	/	
Cost of loan insurance (monthly) in RSD	435,93	/
Costs associated with loan approval, known at the time of advertising		
Bill of exchange in RSD	100,00	
Basic report of the Credit Bureau in RSD	246,00	
EKS on an annual basis	9,98%	9,49%
The total amount of the loan (principal, interest and costs) that the client returns after the agreed loan period in RSD	787.790,72	778.100,95
Fee for managing the Payment Account Package (monthly) in RSD	free of charge until December 31, 2024 valid for new customers only	

After the end of the promotional period, starting from 01.01.2025. year, the fee for maintaining a Gold Package payment account amounts to RSD 395 per month.

A representative example is given for the cash loan model with a fixed interest rate and CPI insurance as of September 4, 2024. year, which is valid only for new clients in permanent employment in the



public sector (Public Enterprises, Health, Army, Ministry of Interior, Education) and who, with the opening of the Gold Package payment account, will transfer their earnings to UniCredit Bank.

For all clients who are not employed in the public sector or who already receive a salary in our bank, UniCredit Bank has also prepared a special offer of cash loans with CPI insurance. For details of the offer, visit our website or contact an advisor at the branch closest to you.

UniCredit is a pan-European Commercial Bank with a unique service offering in Italy, Germany, Central and Eastern Europe. Our purpose is to empower communities to progress, delivering the best-in-class for all stakeholders, unlocking the potential of our clients and our people across Europe.

We serve over 15 million customers worldwide. They are at the heart of what we do in all our markets. UniCredit is organized in four core regions and three product factories, Corporate, Individual and Group Payments Solutions. This allows us to be close to our clients and use the scale of the entire Group for developing and offering the best products across all our markets.

Digitalization and our commitment to ESG principles are key enablers for our service. They help us deliver excellence to our stakeholders and creating a sustainable future for our clients, our communities, and our people.