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1. CONDITIONS AND INTEREST RATES FOR INDIVIDUALS THAT TRANSFERRED INCOME TO THE CURRENT ACCOUNT IN THE BANK						
Loan Type	Loan amount		Duration (months)	Down payment / Deposit	NIR	
	Minimum	Maximum				
LOANS INDEXED IN EUR						
1.1.	Cash loans with 100% deposit	500 EUR	individual	12 - 60	Dep. 100%	4.95%
1.2.	Car loans insured - with Casco insurance	500 EUR	individual	13 - 84	D.p. 30%	5.88%
1.2.1.	Car loans not insured - without Casco insurance		15.000 EUR	13 - 84		5.88%
DINAR LOANS						
1.3.	Cash loan up to 12 months	50.000 RSD	1.500.000 RSD	6 - 12	/	6.95%
1.4.	Cash and refinancing loans with fixed interest rate	50.000 RSD	1.500.000 RSD	13 - 95		11.95% - 13.45%
1.5.	Cash and refinancing loans	50.000 RSD	1.500.000 RSD	13 - 95	/	7.45% - 8.95%+ 6M BELIBOR ¹
1.6.	Cash loans up to 12 months – online branch	50.000 RSD	600.000 RSD	6 - 12	/	6.95%
1.7.	Cash loans 13-60 months – online branch	50.000 RSD	600.000 RSD	13 - 84	/	9.95% for repayment period 13-24 months 10.95% for repayment period 25-36 months 11.95% for repayment period 37-48 months 12.95% for repayment period 49-84 months
1.8.	Evergrin loan – cash and refinancing (fixed interest rate)	50.000 RSD	1.500.000 RSD	12 - 84	/	14.95%
1.9.	Evergrin loan – cash and refinancing (variable interest rate)	50.000 RSD	1.500.000 RSD	12 - 84	/	9.95%+6M BELIBOR
1.10.	Car loans insured – with Casco insurance	500 EUR in RSD	individual	13 - 84	D.p.10% ²	7,95%
1.10.1.	Car loans not insured – without Casco insurance		15.000 EUR in RSD	13 - 84	/	7,95%
MORTGAGE LOANS						
1.11.	Housing loan - registered/unregistered properties	10.000 EUR	individual	60 - 300	D.p.0% - 20%	4.25%-4.65% + 6M EURIBOR ³
1.12.	Housing loan – refinancing	10.000 EUR	individual	60 - 300	/	
1.13.	Subsidized Housing loans	10.000 EUR	100.000 EUR	120 - 360	D.p. 10%	Currently not available
1.14.	Subsidized HL for professional military members	10.000 EUR	100.000 EUR	120 - 360	D.p. 0 – 6%	3.50% + 6M EURIBOR
1.15.	HL for Serbian citizens in France	10.000 EUR	individual	60 – 300	D.p. 20%	8.50%
1.16.	Combined housing loans	10.000 EUR	individual	60 – 300	D.p.0% - 20%	Var. 4.25% - 4.75% + 6M EURIBOR Fix. 5.75 – 6.25%
1.17.	Combined housing loans – Refinancing	10.000 EUR	individual	60 – 300	/	
1.18.	RSD Housing loans	1.000.000 RSD	Individual	60 – 300	D.p.0% - 20%	4.75% – 5.00% + 6M BELIBOR
2. CONDITIONS AND INTEREST RATES FOR INDIVIDUALS NOT TRANSFERING INCOME TO THE CURRENT ACCOUNT IN THE BANK						
LOAN INDEXED IN EUR						
2.1.	Cash loans with 100% deposit	500 EUR	individual	12 – 36	Dep.100%	4,95%
2.2.	Car loans insured – with Casco insurance	500 EUR	individual	13 – 84	D.p. 30%	5.88%
2.2.1.	Car loans not insured – without Casco insurance		15.000 EUR	13 – 84		5.88%
DINAR LOANS						
2.3.	Cash loan up to 12 months	50.000 RSD	750.000 RSD	6 - 12	/	6.95%
2.4.	Cash loans	50.000 RSD	750.000 RSD	13 – 36	/	10.95% + 6MBELIBOR
2.5.	Cash loans with fixed interest rate	50.000 RSD	750.000 RSD	13 – 36	/	15.45%
2.6.	Car loans insured – with Casco insurance	500 EUR in RSD	individual	13 – 84	D.p.10%	7,95%
2.6.1.	Car loans not insured – without Casco insurance		15.000 EUR in RSD	13 – 84	/	7,95%
2.7.	Cash / Refinancing loan through AgroInvest with insurance	20.000 RSD	500.000 RSD	3 – 36	/	36.95%
3. INTEREST RATES FOR OVERDRAFT AND CREDIT CARDS						
3.1.	Overdraft interest rate on current account in RSD					2.75% monthly
3.2.	Overdraft interest rate on current account in RSD – online branch					2.75% monthly
3.3.	Unauthorized overdraft interest rate on current account in RSD					5.00% monthly
3.4.	Interest rate for credit cards					2.25% -2.40%monthly
4. OTHER						
4.1.	Method calculation of interest on loans, credit cards, overdraft and unauthorized negative balance					by linear / proportional method
4.2.	Penalty interest rate					Legal penalty interest rate

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¹ The interest rate is variable and consists of reference rate six-months BELIBOR as a variable part and the margin of the Bank as fixed part in accordance with the Tariffs of the Bank. The variable interest rate is adjusted, on the first working day of every month, in accordance with the reference rate change, which for December 2018 is 3,18% per year (value of the NBS reference interest rate in December 2018 is 3.00% and it will be applied in calculating the interest on RSD loan approved with the NBS reference interest rate as reference rate).

² For RSD car loan amount over 15.000 EUR minimum 10% downpayment

³ The interest rate is variable and consists of a reference rate six-months EURIBOR as a variable part and the margin of the Bank, as fixed part in accordance with the Tariffs of the Bank. The variable interest rate is adjusted, on the first working day of every month, in accordance with the reference rate change, which for December 2018 is -0.256% per year.

- The Bank adjusts the outstanding portion of the loan indexed in EUR with the variations of the NBS median exchange rate, each last day of the month, by applying the exchange rate valid on the respective date against the exchange rate, which was applicable on the last day of the precedent month, with the exception of the first month, which is when the adjustment is performed according to the exchange rate that was valid on loan disbursement date.

* Pensioner – user of Evergrin cash and refinancing loans will get Masterata credit card without monthly maintenance fee, during loan repayment, maximum 36 months