

TARIFFS FOR INTEREST RATES AND FEES FOR SMALL BUSINESS CLIENTS

RETAIL DIVISION, SMALL BUSINESS DIRECTORATE

1 WORKING CAPITAL LOAN IN RSD FOR SMALL BUSINESS CLIENT		
1.1	Interest rate for the period of use up to 24 months	7.50% p.a. fixed
1.2	Interest rate for the period of use from 24 months to 36 months	6% + 3 M BELIBOR p.a
1.3		1% one -off for the loan amount up to EUR 19,999 *
1.4	Approval fee	0.75% one-off for the loan amount from 20,000 * EUR to 49,999 EUR *
1.5		0.5% one-off for a loan amount of EUR 50,000 *
1.6	Prepayment fee - legal entities	2% of the repayed amount of loan It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed:
1.7	Prepayment fee -entrepreneurs	0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date
1.8	Penalty for non performing the agreed payment turnover * at the middle exchange rate of the NBS on the day of applying for a loan	2% p.a. on the amount of the approved loan
2 WORKING CAPITAL LOAN IN RSD WITH FX CLAUSE AND FC FOR SMALL BUSINESS CLIENT		
2.1	Interest rate for the period of use up to 24 months	6.15% p.a. fixed
2.2	Interest rate for the period of use from 24 months to 36 months	6.15% + 3 M Euribor p.a
2.3		1% one -off for the loan amount up to EUR 19,999
2.4	Approval fee	0.75% one-off for the loan amount from 20,000 EUR to 49,999 EUR
2.5		0.5% one-off for a loan amount of EUR 50,000
2.6	Prepayment fee - legal entities	2% of the repayed amount of loan It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed:
2.7	Prepayment fee -entrepreneurs	0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date
2.8	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
3 OVERDRAFT LOAN IN RSD FOR SMALL BUSINESS CLIENT		
3.1	Interest rate	19% p.a. fixed
3.2	Approval fee	1% one -off
3.3	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved overdraft loan
4 REVOLVING LOAN IN RSD FOR SMALL BUSINESS CLIENT		
4.1	Interest rate	8.65% p.a. fixed
4.2	Approval fee	1% one -off
4.3	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
5 REVOLVING LOAN IN RSD WITH FX CLAUSE AND FC FOR SMALL BUSINESS CLIENT		
5.1	Interest rate	7.5% p.a. fixed
5.2	Approval fee	1% one -off
5.3	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
6. INVESTMENT LOAN IN RSD FOR SMALL BUSINESS CLIENT		
6.1	Interest rate	8% + 3M BELIBOR p.a.
6.2	Approval fee	1% one -off
6.3	Prepayment fee - legal entities	2% p.a. on the amount of the approved loan It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed or if it is fixed or flexible interest rate is agreed with the purpose to purchase real estate. :
6.4	Prepayment fee -entrepreneurs	

		0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment.. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date
6.5	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan

7 INVESTMENT LOAN IN RSD WITH FX CLAUSE AND FC FOR SMALL BUSINESS CLIENT

7.1	Interest rate	4.95% + 3 M Euribor godišnje
7.2	Approval fee	1% one-off
7.3	Prepayment fee - legal entities	2% p.a. on the amount of the approved loan
		It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed or if it is fixed or flexible interest rate is agreed with the purpose to purchase real estate.:
7.4	Prepayment fee -entrepreneurs	0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date
7.5	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan

8 LOMBARD LOAN 100% COVERED BY DEPOSIT IN RSD FOR SMALL BUSINESS CLIENTS

8.1	Interest rate	5.95% p.a. fixed
8.2	Approval fee	0.5% one-off
8.3	Prepayment fee - legal entities	2% p.a. on the amount of the approved loan
		It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed:
8.4	Prepayment fee -entrepreneurs	0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date

9 LOMBARD LOAN 100% COVERED BY DEPOSIT IN RSD WITH FX CLAUSE AND FC FOR SMALL BUSINESS CLIENTS

9.1	Interest rate	2.85% p.a. fixed
9.2	Approval fee	0.5% one-off
9.3	Prepayment fee - legal entities	2% p.a. on the amount of the approved loan
		It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed:0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment.
9.4	Prepayment fee -entrepreneurs	The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date

10 MULTI-PURPOSE LINE FOR SMALL BUSINESS CLIENTS

10.1	All products in the multi-purpose lines will have the same prices as well as stand-alone products beyond multi-purpose lines whose prices are determined by this tariff (for loans) or the Tariff of fees and expenses of retail division, small business directorate (for Off-balance products)	
	Within the multi-purpose line, the client can use the following products:	
	Loans:	
	- Working capital loans (in RSD, in RSD with FX and foreign currency),	
	- Revolving loans (in RSD, in RSD with FX and foreign currency),	
	- Overdraft loans (in RSD),	
10.2	Off-balance products:	
	- RSD and RSD with FX guarantee, except for payable guarantees (guarantee for proper loan repayment),	
	- Letters of credit (documentary and standby letters of credit),	
	- Letters of intent of a binding nature,	
	- Letters of intent of a non-binding nature- Pisma o namerama obavezujućeg karaktera,	

11 DISCOUNT BILL OF EXCHANGE IN RSD FOR SMALL BUSINESS CLIENTS

11.1	Interest rate	19% p.a. fixed
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11.2	Approval fee	1% one -off
12	WORKING CAPITAL LOAN IN RSD MSE-GUARANTEE SCHEME SUPPORTING COMPANIES UNDER COVID-19 CRISIS	
12.1	Interest rate	Variable 1M Belibor + 2.5% p.a.
12.2	Approval fee	0.2% one -off
13	WORKING CAPITAL LOAN IN RSD WITH FX CLAUSE AND FX MSE-GUARANTEE SCHEME SUPPORTING COMPANIES UNDER COVID-19 CRISIS	
13.1	Interest rate	Variable 3M Euribor + 3,0% p.a.
13.2	Approval fee	0.2% one -off
14	EaSI WORKING CAPITAL LOANS IN RSD FOR SMALL BUSINESS CLIENTS	
14.1	Interest rate for the period of use of 24M	6.75 % fixed p.a.
14.2	Interest rate for the period of use from 24M up to 36M	5.3 %+ 3M BELIBOR p.a.
14.3.		0.75 % one-off on the loan amount for loans up to 19.999EUR*
14.4	Approval fee	0.50 % one-off on the loan amount for loans from 20.000 EUR up to 25.000 EUR*
14.5	Prepayment fee - legal entities	2% p.a. on the amount of the approved loan It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed: 0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment,
14.6	Prepayment fee -entrepreneurs	1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date
14.7	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
	*at the middle exchange rate of the NBS on the day of applying for a loan	
15	EaSI WORKING CAPITAL LOAN IN RSD WITH FX CLAUSE FOR SMALL BUSINESS CLIENTS	
15.1	Interest rate for the period of use of 24M	5.54 % p.a.
15.2	Interest rate for the period of use from 24 months to 36 months	5.54 % + 3M EURIBOR p.a.
15.3		0.75 % one-off on the loan amount for loans up to 19.999 EUR
15.4	Approval fee	0.50 % one-off on the loan amount for loans from 20.000 EUR up to 25.000 EUR
15.5	Prepayment fee - legal entities	2% p.a. on the amount of the approved loan It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed:
15.6	Prepayment fee -entrepreneurs	0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date
15.7	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
16	EaSI INVESTMENT LOAN IN RSD FOR SMALL BUSINESS CLIENTS	
16.1	Interest rate	7 % + 3M BELIBOR p.a.
16.2	Approval fee	0,75 % one-off
16.3	Prepayment fee - legal entities	2% p.a. on the amount of the approved loan It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed or if it is flexible interest rate or if it is flexible interest rate is agreed with the purpose to purchase real estate. :
16.4	Prepayment fee -entrepreneurs	0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date.
16.5	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
17	EaSI INVESTMENT LOAN IN RSD WITH FX CLAUSE FOR SMALL BUSINESS CLIENTS	
17.1	Interest rate	4.45 % + 3 M Euribor p.a.

17.2	Approval fee	0,75% one-off
17.3	Prepayment fee - legal entities	2% p.a. on the amount of the approved loan
17.4	Prepayment fee -entrepreneurs	It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed or if it is fixed interest rate or flexible interest rate with the purpose to purchase real estate.0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment.The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date
17.5	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
18 COSME PERMANENT WORKING CAPITAL LOANS IN RSD FOR SMALL BUSINESS CLIENTS		
18.1	Interest rate	5.25% - 8.95% p.a.
18.2	Approval fee	0,5 % one-off
18.3	Prepayment fee - legal entities	2% p.a. on the amount of the approved loan
18.4	Prepayment fee -entrepreneurs	It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed: 0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date
18.5	Penalty for non performing the agreed payment turnover	0.5% p.a. on the amount of the approved loan
19 COSME PERMANENT WORKING CAPITAL LOANS IN RSD WITH FX CLAUSE FOR SMALL BUSINESS CLIENTS		
19.1	Interest rate	3.95% - 5.95% p.a.
19.2	Approval fee	0,5 % one-off
19.3	Prepayment fee - legal entities	2% p.a. on the amount of the approved loan
19.4	Prepayment fee -entrepreneurs	It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed: 0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date
19.5	Penalty for non performing the agreed payment turnover	0.5% p.a. on the amount of the approved loan
20 COSME INVESTMENT LOAN FOR EQUIPMENT / MACHINES / VEHICLES IN RSD WITH FX CLAUSE FOR SMALL BUSINESS CLIENTS		
20.1	Interest rate	3.95% - 6.95% p.a.
20.2	Approval fee	0,5 % one-off
20.3	Prepayment fee - legal entities	2% p.a. on the amount of the approved loan
20.4	Prepayment fee -entrepreneurs	It is charged only in case when the amount of early repayment is higher than 1,000,000 RSD in a period of 12 months if a fixed interest rate is agreed: 0.5% one-off of the amount of the pre-repaid loan if there is less than 1 year left until the end of the repayment, 1% one-time of the amount of the pre-repaid loan if there is more than 1 year left until the end of the repayment. The fee may in no case exceed the amount of interest that would have been paid for the period from early repayment to the due date
20.5	Penalty for non performing the agreed payment turnover	0.5% p.a. on the amount of the approved loan
21 WORKING CAPITAL LOANS IN RSD FOR MSE CLIENTS WITH SUBSIDY OF INTEREST FROM THE MINISTRY OF AGRICULTURE, FORESTRY AND WATER MANAGEMENT - 2021		
21.1	Interest rate paid by client	Fixed 3 % p.a.
21.2	Subsidized interest rate	Key police rate NBS ² + 0.5% p.a.
21.3	Approval fee paid by client	1.5 % one -off
21.4	Prepayment fee	0%

22 INVESTMENT LOANS IN RSD FOR MSE CLIENTS WITH SUBSIDY OF INTEREST FROM THE MINISTRY OF AGRICULTURE, FORESTRY AND WATER MANAGEMENT - 2021

		Fixed 3 % p.a.
		Fixed 1 % p.a if:
22.1	Interest rate paid by client	<ul style="list-style-type: none"> For loans with purpose of the development of livestock, which includes the purchase of quality breeding heifers and quality breeding cows up to 5 years of age for a loan maturity from three up to five years
		For maturity up to 36M: Key Policy Rate NBS ² + 0.5 % p.a
22.2	Subsidized interest rate	For maturity period from 36 M up to 60 M: Key Policy Rate NBS ² + 1% p.a
		For maturity from 3 years up to 5 years: Key police rate NBS ² + 3% p.a (in case interest paid by client is 1% p.a)
22.3	Approval fee paid by client	1.5 % one -off
22.4	Prepayment fee	0%

¹ An agricultural cooperative with minimum five cooperative members registered in the Register of farms as farm holders, or members of five different registered farms, classified into the category of a micro or small legal entity, in accordance with the law regulating accounting

²Key police rate NBS on the day of disbursement of loan