

TARIFFS FOR INTEREST RATES AND FEES FOR REGISTERED AGRICULTURAL HOUSEHOLDERS

RETAIL DIVISION, SMALL BUSINESS DIRECTORATE

1 INTEREST RATES ON LOANS FOR REGISTERED AGRICULTURAL HOUSEHOLDERS		
1.1 WORKING CAPITAL LOAN IN RSD		
1.1.1	Variable interest rate	6 % + 3M BELIBOR p.a
1.2 SHORT-TERM LOAN IN RSD WITH ONE - OFF APPROVAL FEE IN ADVANCE		
1.2.1	Interest rate	0% p.a
1.3 OVERDRAFT LOAN IN RSD FOR REGISTERED AGRICULTURAL HOUSEHOLD ON A DEDICATED ACCOUNT		
1.3.1	Fixed nominal interest rate	2.5% per month
1.3.2	Fixed nominal interest rate on unallowed overdraft	30% p.a
1.4 INVESTMENT LOAN IN RSD WITH FX CLAUSE FOR ALL PURPOSE		
1.4.1	Variable interest rate	6.5%+3M EURIBOR p.a
1.5 INVESTMENT LOAN IN RSD WITH FX CLAUSE FOR THE PURCHASE OF AGRICULTURAL LAND AND REAL ESTATE		
1.5.1	Variable interest rate	6%+3M EURIBOR p.a
1.6 INVESTMENT LOAN IN RSD		
1.6.1	Promenljiva kamatna stopa	8 % + 3M BELIBOR p.a
1.7 EaSi WORKING CAPITAL LOAN IN RSD		
1.7.1	Variable interest rate	5.4% + 3M BELIBOR p.a
1.8 EaSi INVESTMENT LOAN IN RSD WITH FX CLAUSE FOR ALL PURPOSE		
1.8.1	Variable interest rate	5.8% + 3M EURIBOR p.a
1.9 EaSi INVESTMENT LOAN IN RSD FOR ALL PURPOSE		
1.9.1	Variable interest rate	7% + 3M BELIBOR p.a
1.10 WORKING CAPITAL LOANS IN RSD FOR RAH1 CLIENTS WITH SUBSIDY OF INTEREST FROM THE MINISTRY OF AGRICULTURE¹, FORESTRY AND WATER MANAGEMENT - 2021		
		Fixed 3 % p.a. or Fixed 1% p.a. in case :
1.10.1	Interest rate paid by client	<ul style="list-style-type: none"> • Woman is holder of registered agricultural household • Holder of registered agricultural household is maximum 40 years old in the current year • Holder of registered agricultural household is residing in the area with difficult working conditions in agriculture according to Rulebook³
1.10.2	Subsidized interest rate	Key police rate NBS ² (in case interest paid by client is 3% p.a) Key police rate NBS ² +2.5 % p.a (in case interest paid by client is 1 % p.a)
1.11 INVESTMENT LOANS IN RSD FOR RAH¹ CLIENTS WITH SUBSIDY OF INTEREST FROM THE MINISTRY OF AGRICULTURE, FORESTRY AND WATER MANAGEMENT - 2021		
		Fixed 3 % p.a. or Fixed 1% p.a. in case :
1.11.1	Interest rate paid by client	<ul style="list-style-type: none"> • Woman is holder of registered agricultural household • Holder of registered agricultural household is maximum 40 years old in the current year • Holder of registered agricultural household is residing in the area with difficult working conditions in agriculture according to Rulebook³ • 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
1.11.2	Subsidized interest rate	For maturity up to 3 years : Key police rate NBS ² + 0.5% p.a. (in case interest paid by client is 3% p.a) For maturity up to 3 years : Key police rate NBS ² +2.5% p.a. (in case interest paid by client is 1% p.a)

For maturity from 3 years up to 5 years : Key police rate NBS² +1% p.a. (in case interest paid by client is 3% p.a)

2 LOAN FEES FOR REGISTERED AGRICULTURAL HOUSEHOLDERS

2.1 WORKING CAPITAL LOAN IN RSD

2.1.1	Approval fee	1% one-off
2.1.2	Penalty for non performing the agreed payment turnover only for amounts over EUR 50,000	2% p.a. on the amount of the approved loan
2.1.3	Credit bureau report for PI	246 RSD
2.1.4	Fee for B/E	In compliance with the NBS tariff
2.1.5	Fee for admonishment (fixed)	200 RSD
2.1.6	Early repayment fee	There is no charge

2.2 WORKING CAPITAL SHORT-TERM LOAN IN RSD WITH ONE - OFF APPROVAL FEE IN ADVANCE

2.2.1	Loan approval fee for the period of use 6 M	4% one-off on the amount of the approved loan
2.2.2	Loan approval fee for the period of use 12 M	6.5% one-off on the amount of the approved loan
2.2.3	Credit bureau report for PI	246 RSD
2.2.4	Fee for B/E	In compliance with the NBS tariff
2.2.5	Fee for admonishment (fixed)	200 RSD
2.2.6	Early repayment fee	There is no charge

2.3 OVERDRAFT LOAN IN RSD FOR REGISTERED AGRICULTURAL HOUSEHOLD ON A DEDICATED ACCOUNT

2.3.1	Approval fee	1.5% na iznos odobrenog prekoračenja
2.3.2	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
2.3.3	Credit bureau report for PI	246 RSD
2.3.4	Fee for B/E	In compliance with the NBS tariff
2.3.5	Fee for admonishment (fixed)	200 RSD

2.4 INVESTMENT LOAN IN RSD WITH FX CLAUSE FOR ALL PURPOSE

2.4.1	Approval fee	up to 1% one-off
2.4.2	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
2.4.3	Credit bureau report for PI	246 RSD
2.4.4	Fee for B/E	In compliance with the NBS tariff
2.4.5	Fee for admonishment (fixed)	200 RSD

2.4.6	Provizija za prevremenu otplatu	0.5% one-time of the amount of pre-repaid loan if less than 1 year remains until the end of repayment, 1% one-time of the amount of pre-term loan if more than 1 year remains until the end of repayment. It is charged in case when amount of early repayment is higher than 1.000.000 rsd if a fixed interest rate is agreed or if it is flexible interest rate with the purpose to purchase real estate. In no case may the fee exceed the amount of interest that would be paid for the period from early repayment to the deadline for fulfillment of the obligation.
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2.5 INVESTMENT LOAN IN RSD WITH FX CLAUSE FOR THE PURCHASE OF AGRICULTURAL LAND AND REAL ESTATE

2.5.1	Approval fee	up to 1% one-off
2.5.2	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
2.5.3	Penalty for non-compliance with the obligation to register a dedicated account opened with OTP Bank with the Treasury Department	0.4% p.a. on the amount of the approved loan
2.5.4	Credit bureau report for PI	246 RSD
2.5.5	Fee for B/E	In compliance with the NBS tariff
2.5.6	Fee for admonishment (fixed)	200 RSD

2.5.7	Early repayment fee	0.5% one-time of the amount of pre-repaid loan if less than 1 year remains until the end of repayment, 1% one-time of the amount of pre-term loan if more than 1 year remains until the end of repayment. It is charged in case when amount of early repayment is higher than 1.000.000 rsd if a fixed interest rate is agreed or if it is flexible interest rate with the purpose to purchase real estate. In no case may the fee exceed the amount of interest that would be paid for the period from early repayment to the deadline for fulfillment of the obligation..
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2.6 INVESTMENT LOAN IN RSD

2.6.1	Approval fee	1% one-off on loan amount
2.6.2	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
2.6.3	Credit bureau report for PI	246 RSD
2.6.4	Fee for B/E	In compliance with the NBS tariff

2.6.5	Fee for admonishment (fixed)	200 RSD
2.6.6	Early repayment fee	0.5% one-time of the amount of pre-repaid loan if less than 1 year remains until the end of repayment, 1% one-time of the amount of pre-term loan if more than 1 year remains until the end of repayment. It is charged in case when amount of early repayment is higher than 1.000.000 rsd if a fixed interest rate is agreed or if it is flexible interest rate with the purpose to purchase real estate. In no case may the fee exceed the amount of interest that would be paid for the period from early repayment to the deadline for fulfillment of the obligation..
2.7 EaSi INVESTMENT LOAN IN RSD WITH FX CLAUSE FOR ALL PURPOSE		
2.7.1	Approval fee	up to 0.75% one-off on loan amount
2.7.2	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
2.7.3	Credit bureau report for PI	246 RSD
2.7.4	Fee for B/E	In compliance with the NBS tariff
2.7.5	Naknada za slanje opomene (fiksna)	200 RSD
2.7.6	Early repayment fee	0.5% one-time of the amount of pre-repaid loan if less than 1 year remains until the end of repayment, 1% one-time of the amount of pre-term loan if more than 1 year remains until the end of repayment. It is charged in case when amount of early repayment is higher than 1.000.000 rsd if a fixed interest rate is agreed or if it is flexible interest rate with the purpose to purchase real estate. In no case may the fee exceed the amount of interest that would be paid for the period from early repayment to the deadline for fulfillment of the obligation.
2.8 EaSi INVESTMENT LOAN IN RSD FOR ALL PURPOSE		
2.8.1	Approval fee	0.75% one-off on loan amount
2.8.2	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
2.8.3	Credit bureau report for PI	246 RSD
2.8.4	Fee for B/E	In compliance with the NBS tariff
2.8.5	Fee for admonishment (fixed)	200 RSD
2.8.6	Early repayment fee	0.5% one-time of the amount of pre-repaid loan if less than 1 year remains until the end of repayment, 1% one-time of the amount of pre-term loan if more than 1 year remains until the end of repayment. It is charged in case when amount of early repayment is higher than 1.000.000 rsd if a fixed interest rate is agreed or if it is flexible interest rate with the purpose to purchase real estate. In no case may the fee exceed the amount of interest that would be paid for the period from early repayment to the deadline for fulfillment of the obligation..
2.9 EaSi WORKING CAPITAL LOAN IN RSD		
2.9.1	Approval fee	0.75% one-off on loan amount
2.9.2	Credit bureau report for PI	246 RSD
2.9.3	Fee for B/E	In compliance with the NBS tariff
2.9.4	Fee for admonishment (fixed)	200 RSD
2.9.5	Early repayment fee	0.5% one-time of the amount of pre-repaid loan if less than 1 year remains until the end of repayment, 1% one-time of the amount of pre-term loan if more than 1 year remains until the end of repayment. It is charged in case when amount of early repayment is higher than 1.000.000 rsd if a fixed interest rate is agreed or if it is flexible interest rate with the purpose to purchase real estate. In no case may the fee exceed the amount of interest that would be paid for the period from early repayment to the deadline for fulfillment of the obligation.
2.10 INVESTMENT LOANS IN RSD FOR RAH1 CLIENTS WITH SUBSIDY OF INTEREST FROM THE MINISTRY OF AGRICULTURE, FORESTRY AND WATER MANAGEMENT - 2021		
2.10.1	Approval fee (paid by client)	1.5 % one -off
2.10.2	Prepayment fee	0%
2.10.3	Fee for issuing reports from the Credit Bureau for a natural person	246 RSD
2.10.4	Fee for the issuance of bills of exchange	In accordance with the official tariff of the National Bank of Serbia
2.10.5	Fees to send a warning letter (fixed)	200 RSD

2.11	WORKING CAPITAL LOANS IN RSD FOR RAH1 CLIENTS WITH SUBSIDY OF INTEREST FROM THE MINISTRY OF AGRICULTURE, FORESTRY AND WATER MANAGEMENT - 2021	
2.11.1	Approval fee (paid by client)	1.5 % one -off
2.11.2	Prepayment fee	0%
2.11.3	Fee for issuing reports from the Credit Bureau for a natural person	246 RSD
2.11.4	Fee for the issuance of bills of exchange	In accordance with the official tariff of the National Bank of Serbia
2.11.5	Fees to send a warning letter (fixed)	200 RSD

¹ PI - permanent holder of commercial registered agricultural household

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

³ Rulebook on setting up areas with difficult working conditions in agriculture