

TARIFFS FOR INTEREST RATES AND FEES FOR SMALL BUSINESS CLIENTS

RETAIL DIVISION, SMALL BUSINESS DIRECTORATE

1 WORKING CAPITAL LOAN		
1.1	Interest rate for loan in RSD	8 % p.a. fixed 5 % + 3 M BELIBOR p.a.
1.2	Interest rate for loan in RSD with FX clause and FC loan	6.15 % p.a. fixed 6.15 % + 3 M EURIBOR 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/over EUR 50,000 *
1.6	Prepayment fee – legal entities	2% of the amount of the early repaid 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 OVERDRAFT LOAN IN RSD		
2.1	Interest rate	19 % p.a. fixed 15% + 3M BELIBOR p.a.
2.2	Approval fee	1% one -off
2.3	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
3 REVOLVING LOAN		
3.1	Interest rate for loan in RSD	8.65 % p.a. fixed 5.5% + 3M BELIBOR p.a.
3.2	Interest rate for loan in RSD with FX clause and FC loan	7.5 % p.a. fixed 6% + 3M EURIBOR p.a.
3.3	Approval fee	1,00% one -off
3.4	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
4 INVESTMENT LOAN		
4.1	Interest rate for loan in RSD	8 % + 3M BELIBOR p.a.
4.2	Interest rate for loan in RSD with FX clause and FC loan	4.95 % + 3 M EURIBOR p.a.
4.3	Approval fee	1% one -off
4.4	Prepayment fee – legal entities	2% of the amount of the early repaid 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 variable interest rate is agreed with the purpose to purchase real estate :
4.5	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
4.6	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan
5 LOMBARD LOAN 100% COVERED BY DEPOSIT		
5.1	Interest rate for loan in RSD	5.95 % p.a. fixed

		3% + 3M BELIBOR p.a
5.2	Interest rate for loan in RSD with FX clause and FC loan	3.65% p.a. fixed
5.3	Approval fee	3.6% + 3M EURIBOR p.a
5.4	Prepayment fee – legal entities	0.5 % one -off
		2% of the amount of the early repaid 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,
5.5	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

6 MULTI-PURPOSE LINE

6.1 All products in the multi-purpose line will have the same prices as well as stand-alone products beyond multi-purpose line whose prices are determined by this tariff (for loans) or the Tariff of Fees and Expenses of Retail Division, Small Business Directorate (for Documentary Business)

Within the multi-purpose line, the client can use the following products:

Loans:

- Working capital loans (in RSD, in RSD with FX clause and foreign currency),
- Revolving loans (in RSD, in RSD with FX clause and foreign currency),
- Overdraft loans (in RSD),

6.2

Documentary Business:

- RSD and 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

7 DISCOUNT BILL OF EXCHANGE IN RSD

7.1 Interest rate 19 % p.a. fixed

7.2 Approval fee 1% one -off

8 EaSi WORKING CAPITAL LOAN

8.1 Interest rate for loan in RSD 6.75 % fixed p.a.

8.2 Interest rate for loan in RSD with FX clause and FC loan 4.5 % + 3 M BELIBOR p.a.

8.3 Approval fee 5.54 % fixed p.a.

0.75 % one-off on the loan amount for loans up to 19.999 EUR*

0.50 % one-off on the loan amount for loans from 20.000 EUR up to 25.000 EUR*

8.4 Prepayment fee – legal entities 2% of the amount of the early repaid 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.

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

8.6 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

9 EaSI INVESTMENT LOAN

9.1 Interest rate for loan in RSD 6 % + 3M BELIBOR p.a

9.2 Interest rate for loan in RSD with FX clause and FC loan 4.45 % + 3 M EURIBOR p.a

9.3 Approval fee 0,75% one -off

9.4 Prepayment fee – legal entities 2% of the amount of the early repaid loan

9.5 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 or variable interest rate is agreed 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	
9.6	Penalty for non performing the agreed payment turnover	2% p.a. on the amount of the approved loan	
10 COSME PERMANENT WORKING CAPITAL LOAN			
10.1	Interest rate for loan in RSD	7% fixed p.a 4.25% + 3M BELIBOR p.a	
10.2	Interest rate for loan in RSD with FX clause and FC loan	5.95% fixed p.a 5% + 3M EURIBOR p.a	
10.3	Approval fee	0,5% one -off	
10.4	Prepayment fee - legal entities	2% of the amount of the early repaid 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:	
10.5	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	
10.6	Penalty for non performing the agreed payment turnover	0.5% p.a. on the amount of the approved loan	
11 COSME INVESTMENT LOAN FOR EQUIPMENT / MACHINES / VEHICLES			
11.1	Interest rate for loan in RSD	4.5% + 3M BELIBOR p.a	
11.2	Interest rate for loan in RSD with FX clause and FC loan	5.5% + 6M EURIBOR p.a	
11.3	Approval fee	0,5% one -off	
11.4	Prepayment fee - legal entities	2% of the amount of the early repaid 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:	
11.5	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	
11.6	Penalty for non performing the agreed payment turnover	0.5% p.a. on the amount of the approved loan	
12 INVESTMENT LOAN IN RSD FROM THE SUPPORT PROGRAM FOR SMALL COMPANIES FOR THE PURCHASE OF EQUIPMENT IN 2022			
12.1	Interest rate	maturity 18 months	Fixed 3.25% Variable 2.20% + 3M Belibor
		maturity 24 months	Fixed 3.25% Variable 2.25% + 3M Belibor
		maturity 36 months	Fixed 3.20% Variable 2.20% + 3M Belibor
		maturity 48 months	Fixed 3.15% Variable 2.25% + 3M Belibor
		maturity 60 months	Fixed 3.15% Variable 2.25% + 3M Belibor
12.2	Approval fee	0% one -off	
12.3	Prepayment fee	0%	
12.4	Penalty for non performing the agreed payment turnover	0%	
13 INVESTMENT LOAN IN RSD WITH FX CLAUSE FROM THE SUPPORT PROGRAM FOR SMALL COMPANIES FOR THE PURCHASE OF EQUIPMENT IN 2022			
13.1	Interest rate	maturity 18 months	Fixed 2.10% Variable 2.50% + 3M Euribor
		maturity 24 months	Fixed 2.15% Variable 2.50% + 3M Euribor
		maturity 36 months	Fixed 2.25% Variable 2.70% + 3M Euribor
		maturity 48 months	Fixed 2.20%

		Variable 2.60% + 3M Euribor
	maturity 60 months	Fixed 2.20%
		Variable 2.60% + 3M Euribor
13.2	Approval fee	0% one -off
13.3	Prepayment fee	0%
13.4	Penalty for non performing the agreed payment turnover	0%